



NARPOnews

THE MAGAZINE OF THE NATIONAL ASSOCIATION OF RETIRED POLICE OFFICERS



Widows
Pension
For Life



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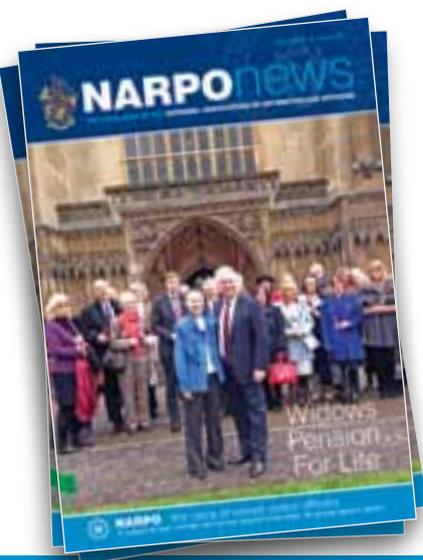
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**Police
Mutual**

inside



Front Cover:

Clint Elliott QPM, the Chief Executive of NARPO, together with other NARPO members and groups attended Parliament to campaign for Widows Pensions For Life.

Pictured are some of the attendees outside Parliament with the Minister of State for Policing, Mike Penning.

Mailing Information

It is important that you notify NARPO HQ of any changes to your address as soon as possible. Please quote your membership number which is printed above your name on the envelope in which NARPO News is delivered. **Tel: 01924 362 166**



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Why it makes sense to pay for funeral costs in advance

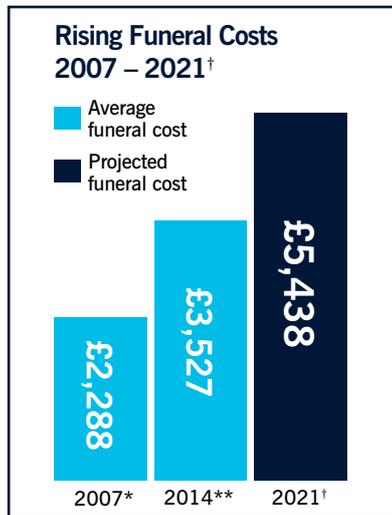
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- ✓ Helps relieve stress and worry for family and friends by having the funeral director and arrangements already in place

For your no-obligation information guide about the Guaranteed Funeral Plan from Dignity, contact Police Mutual today

0151 236 4511

A few minutes now could help save you and your loved ones both money and worry in the years ahead.



Police Mutual

*2021 Forecast based on the compounded increase of 6.38% each year between 2007 and 2014. **Mintel: Funerals - UK - January 2007 **Matter Research August 2014. PMGI Limited, trading as Police Mutual, is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No.1073408. Registered office: Alexander House, Queen Street, Lichfield, Staffordshire, WS13 6QS. For your security, all telephone calls are recorded and may be monitored.

Editor's message



Later Life Ambitions - Election Special

In September 2014, we launched our joint General Election manifesto in conjunction with our colleagues in the Civil Service Pensioners Alliance and the National Federation of Occupational Pensioners in an effort to influence all political parties on issues affecting the future of our combined membership. Together we represent around 250,000 members.

Since the launch we have worked hard to get our messages across to politicians individually and collectively. The manifesto has been sent to all the recognised political parties with multiple candidates standing in the election and has had a wide distribution to Prospective Parliamentary Candidates across the U.K. We have had some very positive feedback across the range of topics we have highlighted during our campaign. Many of the topics we have highlighted have become part of the wider debate as Election Day approaches.

As part of our campaign, we gave the three current main Parliamentary Parties an opportunity, immediately prior to Polling Day, to outline their position on key Election issues likely to affect you direct to you through our member magazine. Those articles on behalf of the Conservative, Liberal Democrats and Labour appear later in the magazine.

You will still have time to put your local candidates on the spot before casting your vote in what is looking like a difficult election to predict the outcome, but it is worth remembering that the votes of older people had a significant effect on the results in the last election, particularly in marginal seats. We hope that this campaign has helped both to inform members and to protect their interests. For further details on the campaign visit the 'Later Life Ambitions' website either direct or through a link on our 'Notices' page at www.narpo.org

Spouse's Pensions

NARPO has continued to support the campaign towards a spouse's pension for life. We continue to press for equal treatment in the pension scheme for spouses of officers from England, Wales and Scotland with police spouses in Northern Ireland, who were recently granted pensions for life. Whilst we both applaud and support this move by local politicians to change the regulation as they apply in Northern Ireland,

it is surely a disgrace that in identical police pension schemes across the United Kingdom colleagues in other parts of the United Kingdom are being refused parity.

A recent development saw a group of widows and widowers attend an Adjournment Debate in the Houses of Parliament on this topic. I attended to listen to the debate which had been sought by Richard Graham MP who addressed key points to the Police Minister Mike Penning MP. Following the debate we lobbied MP's on the topic. Many of those spoken to had considerable sympathy with our aims.

During the debate Mike Penning indicated that the Home Office is now looking at the cost and implications of a change in the regulation. This was followed by a brief statement on this topic during the Budget. Whilst NARPO is pleased to welcome these developments, we are still keen to see any change to regulation mirror the changes already made in Northern Ireland to guarantee equal treatment of police spouses across the UK.

Police Rehabilitation and Treatment Centres

We have recently received correspondence about both the Police Treatment Centres in the north and the Police Rehabilitation Centre in the south. Both of these charities have a long history and the vast majority of NARPO members will have been contributors to one or other of these very worthwhile institutions.

The current debate with our members centres on the admission and treatment policies, particularly for retired members, at both these establishments. There has been some debate as to whether the nature of the services offered over a period of time has changed, how that change occurred and the implications for those in retirement needing help.

It appeared that there was an issue for our members, which amounted to some as a need for better communications between the centres and NARPO members. So as a result I have been in company with our President Ian Potter to discuss this matter with the Chief Executives of both charities. We had frank discussions at both establishments and concluded that it would be in the interest of the charities and NARPO members if we publish an explanation of the current position in respect of NARPO members

attending for treatment in NARPO News.

Space availability prevents the articles appearing in this magazine but they will both appear in the August edition. We continue to maintain a close link with both the Police Treatment and Police Rehabilitation Centres recognising that they provide a valuable service to current serving police officers in their efforts to get back to full fitness.

Police Pensions

In addition to our participation in the spouse pension campaign, we continue to provide advice to members on a range of police pension matters. Recently we encouraged members to contact their local MP to ask them to sign an Early Day Motion seeking an early conclusion to the current Ombudsman complaint about maladministration of both the firefighters and police schemes in respect of commutation factors between 1998 and 2006. The Ombudsman has indicated that a result is imminent.

I have also written again to the Ombudsman and Police Minister about the current situation offering to publish the result once available for the benefit of all those who may be affected by any decision. We will also be in a better position to advise members once that decision is made public. We continue to update our website in respect of this issue as the situation develops.

We are also receiving more calls about injury on duty reviews following a period of relative calm. A small number of forces have begun to re-introduce injury award reviews over recent months. We continue to be concerned that any process meets the requirements of the relevant legislation and current legal view of those regulations. We regularly update our website at www.narpo.org – click on 'Pensions' then 'Injury Pensions' with any significant developments.

If you find yourself subject to a pending review of your injury pension please read the advice on our site and if you require any individual advice about your own circumstance contact NARPO House, where we will be happy to advise you further.

Best wishes

Clint Elliott - Chief Executive

NARPO Group Travel Scheme - Huge Success



The NARPO Annual Group Travel Scheme, specially arranged by us at THIG – The Health Insurance Group – which came into force five years ago, renewed, once again, on 01 May 2015. The scheme has proved to be enormously popular with members, as it offers a comprehensive range of benefits at a very competitive premium.

Membership for all existing Travel scheme members will renew automatically on 01 May each year. However, if you do not wish to renew your membership, please cancel your direct debit mandate with your bank, and notify us prior to the renewal date, in writing, or by calling the freephone number below.

NARPO members who wish to join the Travel scheme for the first time, for the year ending 30 April 2016, should call us on freephone 0800 3308575 (lines are open Monday to Saturday 9am to 5pm) or visit our website to download the forms at: www.healthinsurancegroup.co.uk/narpotravel.

Whether you are off on holiday, or going away on business, this NARPO Annual Group Travel Insurance Scheme, provided by AXA PPP healthcare, will keep you well protected against the unforeseen.

There is no limit on the number of overseas journeys which can be undertaken by members in any insured period. Any single trip can last for up to 65 days, and a total of 183 days can be spent overseas during any insured period.

And, if you are heading for the slopes, 17 days winter sports cover is included within the package.

New members can join the scheme provided they are less than 85 years old when they join, but once they have joined, there is no age limit.

What is more, pre-existing acute medical conditions are covered, and provided a member is fit to travel, and not terminally ill, they will be covered to travel worldwide. (Please note: there are exclusions around psychiatric illness).

We are one of the leading independent specialist healthcare insurance intermediaries in the UK, and are authorised and regulated by the Financial Conduct Authority (FCA). We have abundant experience of arranging healthcare insurance cover within the police family in the UK, and we are delighted with the scheme terms that we have negotiated for NARPO members.

The premiums are the same for all members, and are unaffected by the members age. The annual premiums for the year from 01 May 2015 – 30 April 2016 are listed in the table

Benefits at a glance:

Medical benefits

Medical cover
Additional accommodation expenses*
Emergency dental treatment*
Repatriation of mortal remains to UK up to £2,000 for local burial/cremation
Emergency medical repatriation and evacuation
Compassionate overseas visit

Travel benefits

Personal accident £30,000
Cancellation/loss of deposit* £5,000
Curtailement* £5,000
Delayed departure: for every 12 hours: £50
up to maximum of: £200
Delayed baggage (more than 12 hours) £150
Missed departure* £1,000
Extended delay* £2,000

Personal possessions

Baggage/personal effects*: single item limit £350
up to maximum of £1,500
Personal money/ travellers cheques*: If lost or stolen: £500
Cash limit up to maximum £250
Loss of passport £250
Legal expenses £25,000
Personal liability £2,000,000

Travel Cover

£5,000,000
£5,000
£750
Yes

Yes

Yes

Please note: Benefits marked with an asterisk (*) are subject to an excess so you will have to pay the first £50 per claim per person. The medical cover benefit is subject to £50 excess unless a European Health Insurance Card is used to reduce costs. Benefits are subject to conditions, limitations and exclusions detailed in the membership agreement.

below, and include a small administration fee levied by NARPO. Premiums are payable annually in advance, and only by direct debit, and members can join at any time, however, the full annual premium will be payable even if they join mid-way through the insurance year.

Children of members can now be covered until the renewal date after their 25th birthday, regardless of whether they remain in full time education or not, provided that they continue to live with their parents. Unfortunately, adult children of members, and grandchildren of members, cannot join the scheme.

Please also note that the scheme is only available to NARPO members who are resident in the United Kingdom. The scheme is not available to members who permanently live outside the UK.

Once again, please note, membership for all existing Travel scheme members will renew

Travel cover Annual premium

Single	£170
Married/partner	£235
Single Parent	£235
Family	£250

automatically on 01 May each year. Existing members of the scheme should have their renewal documents by the end of April each year, prior to the renewal date.

New applicants during the year - please allow three weeks for policy documents to arrive - don't wait until the last moment before applying!

However, for any new NARPO Travel scheme members, travelling soon after joining the scheme, please include a note with your application forms requesting the fast tracking of your enrolment, and a cover note will be posted or emailed to you soon after we receive your application form and direct debit mandate.

For an application form to join the NARPO Annual Travel Scheme, please call us on:

Freephone 0800 3308 575

(Lines open Mon to Sat 9am to 5pm – calls may be recorded)

Or visit - www.healthinsurancegroup.co.uk/narpotravel

President's review



I was saddened to hear last month of the sudden and unexpected death of William (Bill) Coughtrie who was the President of the Retired Police Officers Association Scotland. He was a quietly spoken individual, a gentleman and a fine ambassador for the RPOAS who will be much missed.

I have just returned from Aberdeen to represent NARPO at the RPOAS annual conference where Neil Massey was elected as the new President. I wish him every success in his new role and we look forward to hosting him at our Conference in September.

NEC members and myself have been around the Regions delivering "Roadshows" on the new rules being proposed at our Conference. Their purpose was to offer an explanation of the deliberations of the NEC in bringing a motion to conference this year which will offer a set of new rules to take NARPO into the future. I have been asked to use this column to let the wider membership know what was said at those meetings.

A part of our plan was to create a set of rules which would be shorter and simpler to understand; but the reality has shown us that the complex nature of our Association and current legislation has not made that possible. I do believe that the changes we have suggested to membership categories and the way that the rules have been arranged into logical sections may go some way towards those original intentions.

The biggest suggested change is in the number of categories of membership which will be just two, "Full members" and "Associate members". The former will be limited to former police officers and the latter will encompass everyone else.

Over a number of years there have been motions to conference which have called for membership of NARPO to be extended to include Special Constables, PCSOs, Police Staff and other non-warranted officers. These suggestions have all been overwhelmingly rejected by conference and the NEC interpret that as a clear message of intent expressed by the membership, that NARPO should be an association OF and FOR retired police officers.

With this fact in mind consideration needed to be given to the status of the spouses and partners of retired police officers, as clearly they do not meet the specific membership criteria for "Full" membership of our Association and nor are they specifically required to pay any membership fee, unless they happen to be a retired police officer themselves!

These spouses and partners currently enjoy most of the benefits, support and member services afforded to the "Full" member within their family, and I hasten to add that there is no suggestion that this should no longer be the case.

It should be noted that for many years spouses and partners have not been included when the calculations are made to decide the number of delegates that a Branch can send to Conference, for the obvious reasons that they do not pay a precept.

It is for these reasons that spouses and partners have been removed from the "Full" membership category in the new rules. It is for similar reasons that a widow/widower has been removed from that membership category, unless they apply for such membership by virtue of them having been a retired police officer themselves. There are anomalies regarding the status of widows/widowers which as yet are not satisfactorily resolved and will no doubt need to be a topic for further debate at a future Conference.

In keeping with the decisions made regarding NARPO being an association of and for retired police officers it must follow that the management of the Association should only be vested to those who qualify for "Full" membership and thus the proposals that the offices of Branch Chairman, Vice Chairman, Secretary and Treasurer can only be occupied by such "Full" members is a natural progression.

"Associate" membership will be open to anyone else who does not qualify for "Full" membership status. It will be a matter for the consideration of Branches to decide who they will admit as "Associate" members and the NEC have not sought to impose any restrictions other than

those obvious general exemptions that apply to "Full" membership status. In short, YOUR BRANCH – YOUR DECISION.

A fee will be payable for "Associate" membership which will include a precept, but as this matter has been raised at a number of the Roadshows and will be further considered by the NEC, I will say no more on the subject at this time, other than to confirm that widows and widowers will be exempt from the precept.

There are also considerable changes to the Misconduct section of the rules which have sought to place more of the management of such matters in the hands of Branches and to provide a more transparent and fair process for all concerned.

I trust this explanation may give you an insight in what the NEC are seeking to achieve which is a set of rules which will carry NARPO forward in a structured manner that reflects the general ethos of what our Association is about.

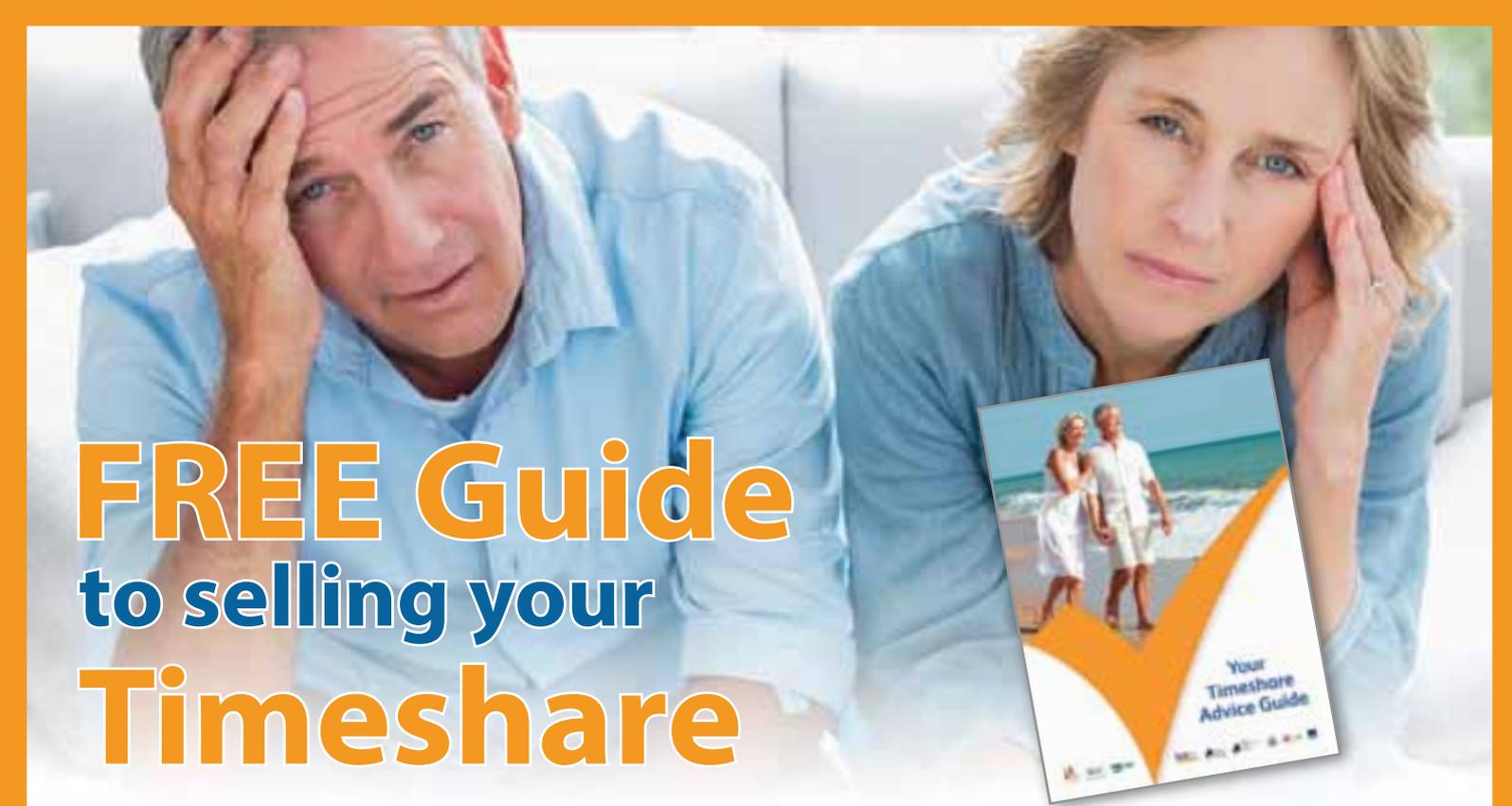
In concluding I do believe that the NEC have grasped the nettle and confronted an issue which it would have been much easier to leave on the too difficult to do pile and I hope you will have found this article of some interest.

It will of course be for Conference to decide whether to accept or reject these proposed new rules and I am hopeful that each Delegate will exercise their individual right to make their decision based upon that debate in September. It will be available on our live webcast for those of you who will not be at Southport.

The 'Widows Pension For Life' campaign continues to gain momentum with some concessions announced in the Chancellors budget speech, but we need to keep the momentum going when the new Government is formed to deliver the same rights for ALL police widows across the UK.

Best wishes

Ian Potter - President



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Readers letters

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Illness on the High Seas

I am writing to you about a severe medical condition which struck me whilst on a seventeen (17) days cruise, and thanks to Linder Myers Solicitors (one of your regular advertisers) has resulted in a large financial settlement for clinical negligence against Carnival Cruises (P&O). The case was finally settled out of court.

My wife and I embarked on a cruise in April 2012, and after two days I developed a violent headache, plus jaw pain. After suffering for some eight days, I saw the ship's doctor, who diagnosed URTI and earache. The URTI was not the purpose of my visit. It was the headache and jaw pain, which he did not address; he had a closed mind set. I wanted a second opinion, but one was not available.

Upon disembarking on the Sunday, I saw my own doctor the following day, and his immediately diagnosed Temporal Arteritis or General Cell Arteritis. If not treated immediately it leads to blindness, as this was not done I lost the sight of one eye. If the ship's doctor had given me 60mg (cost £1.20) of steroids, this would have cleared up in four days.

Luminaries who have had TA, and been diagnosed as such and cured are Dorothy Byrne, head of News and Current Affairs at Channel 4, and authoress Hilary Bonner. Symptoms are a throbbing headache and/or

jaw pain. All that it required was a blood test. My diagnosis was too late, and an operation resulted in the 3-5 mm Temporal Artery removed, sutured and cauterised to save my other eye. This has left me completely sightless in my left eye.

It took two letters plus e-mails and a telephone call to P&O before a response. They did not want to know, as was clearly shown in their letters. It was clearly a David V's Goliath, against the Behemoth that Carnival Cruises have become.

I contacted Linder Myers Solicitors, who specialise in Clinical Negligence. They took up the cudgels on my behalf. This had been ongoing since May 2012, and was finally settled 20th January 2015, of which I received a financial settlement out of court, against them and my former doctor for not commencing treatment immediately. Adam Horner at Linder Myers certainly went the extra mile, but as a grandson of a former Salford Borough Officer you couldn't expect less.

If you are suffering headache and jaw pain seek advice immediately, do not delay.

Once again my thanks go to all at Linder Myers Solicitors.

Laurence Wm. Sherwin
Retired Nottingham Police

featureletter

'The Kenilworth Ghost'

Not wishing to copycat Gordon Message's (Hasting Branch) very interesting account of a 'Ghost', and certainly not wishing to better his account, merely equalling it, I thought that readers might like to hear about a couple of 'experiences' that alarmed me. I am not superstitious, but what I encountered did make me wonder!

It was in the 1980s, when I was the shift Sergeant in the sleepy town of Kenilworth in Warwickshire; I went out in the area car one night, touring the countryside around Kenilworth. It had been a very uneventful night – boringly quiet in fact. It was around 3 a.m. when the driver turned into Red Lane and after a few hundred yards, as we negotiated a fairly sharp left-hand bend,

we just caught a glimpse of a motionless body lying on the near-side grass verge with a bicycle lying on top of him. The driver continued a few yards to where it was safe to turn the car around, away from the bend, and, having turned on the blue flashing lamp, shone the car's headlights directly towards to scene of the 'accident'. The observer and I got out of the car and rushed to where the body was seen. There was no body. There was no bicycle. The grass didn't seem to have been disturbed. There were no skid marks that might have indicated a vehicle having 'hit-and-run' the cyclist. There was no one anywhere, either on the grass verge, in the road, in the field over the hedge-nothing. The three of us agreed that we hadn't imagined it. We decided that we 'wouldn't worry too much

about it' and shortly afterwards returned to the station for a 'cuppa'. The other two lads on the night shift laughed when we told them about our 'ghost cyclist', giving us sideways glances!

As days and weeks went by, the incident faded into the past. One evening, however, when I was in the bar having a drink after late turn, I happened to mention to an old, retired copper, who was also enjoying a pint, the story of the 'non-existing cyclist'. He slowly put down his glass of beer, looked at me in astonishment, and informed me that when he was on duty many, many years ago, he attended a 'hit-and-run' accident in Red Lane involving an old man who was knocked off his bicycle and killed, near the self-same bend. I don't believe in ghosts. Should I?

Another very strange happening occurred whilst on nights some months later. As usual, it was very quiet – boringly quiet in fact! It was a cold, frosty night. I allowed all three members of the shift to come into the nick for a hot 'cuppa' at around 11.45 p.m. A few minutes before midnight, I casually remarked, "We're going to get a call at dead on midnight that there has been an accident on the sharp bend by the castle." "Oh yea," came the curt reply from one of the lads. We carried on quietly sipping our brew, when suddenly our personal radios broke the silence – at exactly midnight. "YJ to Kenilworth units. Report of an accident on the main road three hundred yards past the castle, heading out of town. Units attending acknowledge." We all rushed down to the Sergeant's car and piled in and sped off towards the castle. There it was. A car had hit a stout oak tree head on. The car was in a dreadful mess. There were four occupants in the car. The driver and front-seat passenger were obviously very dead. The two passengers in the rear were seriously injured. We later returned to the nick, had another 'cuppa' and I casually said "I got it a BIT wrong didn't I? I said it would be on the sharp bend outside the castle, Sorry about that!" I am not superstitious, but what I encountered did make me wonder!

Brian Temple-Brown
(Warwickshire Constabulary) Retired
- long since!

Readers letters continued...

The Real Miners' Strike

I would imagine that you have received a considerable response to former PC Navarro's article 'Remembering the Miners' Strike'.

As a former Northumbria PC I would wonder how he was selected for a PSU if he wasn't properly trained? Perhaps it was advertised as an all-expenses-paid holiday, as his recollections of the year would suggest. Apart from a vague reference to 'horrific clashes with the miners', he and his pals seemed, after arriving yet again too late when assistance was called for, to be faced with the onerous task of keeping themselves entertained, not to mention the traumatic episode of having to wash two vans. I don't recall much happening in Kent, apart from the miners going out of the area to cause trouble, sorry, lawfully picket, further north.

I'm glad they didn't show up at Orgreave on 18th June (anniversary of the Battle of Waterloo) when I was there, or at Eppleton Colliery, County Durham, when the miners tried to booby trap the approach road to the colliery by attempting to set fire to accelerant poured on the road while we were driving along it in our transit van. Fortunately they hadn't chosen petrol, but diesel, which failed to ignite. Northumbria officers on PSU duty were all well trained in public order situations, with individually issued equipment bags, containing flame retardant coverall, boots, helmet etc. Maybe that is why PC Navarro and his travelling companions were reduced to playing games and driving aimlessly in circles during the Miners' Strike. I would advise him to use Google images to see what it was really like.

Tony Cauley

Former PC 1933, Northumbria Police

Not A Ghost!

I read with interest Gordon's story of the Hastings ghost and would like to offer a possible explanation. Suppose the disappearing ghostly Bobby had a key to the shop. After all, it was not unheard of for colleagues to pull a moody on young Bobbies, especially during those long lonely night shifts. I very much like the ghost theory, but memories of my first solo night shift in the High Wycombe of 1963 suggest to me another possibility.

I was sent on several missions during that first week, usually involving grave yards, derelict buildings, painful unidentified flying

objects and a hideously mutilated shop dummy. Was it all part of some sophisticated training programme in dealing with the unexpected, or just a few laughs for the boys; who knows?

Mike Smith

Buckinghamshire Constabulary

60 years of Roadcraft

This year is the 60th anniversary since Roadcraft was first published.

I am in the process of researching the background and history of the manual. I have researched back to 1928 (Earl of Cottenham) and have spent several hours at the National Archives at Kew where there are files relating to the setting up of Hendon Police Driving School.

Can anyone assist me date wise with the setting up of The National Police Driving Schools' Conference. I am assuming, at present, it may have been in the 1960s-this is speculation as I can't find anyone who knows. I know amendments (or Corrections as they were called) were sent out to Police Forces so that copies could be amended manually: this after the 1960 'Manual of Police Driving Instruction' was issued-Roadcraft to Police only.

I have spoken to one or two ex-Hendon Instructors and their information has been helpful.

However, information from anyone who was on one of the above committees and attended the meetings would be of value.

The main period I would like knowledge of is any meetings from about 1987 when these were held with the Police Foundation and the National Extension College prior to the 1994 publication. I have communicated with these personnel and they have been very helpful.

Also, did anyone serve on the National Police Driving Schools' Conference Roadcraft Working Party?

Many thanks for your assistance.

John Dowell

Retired Met.

E-mail john.dowell1@ntlworld.com

Thank You Police Mutual Insurance

I am a customer of the Police Mutual home insurance. On 24/12/2014 my home was entered by someone breaking the window of patio door in the conservatory and entering thereat. My wife had recently died and her wedding ring and engagement ring were stolen. They were purchased in 1963; as a result I had no idea of the replacement cost. I also lost a gold watch which was my grandfather's, again purchased sometime in early 1950. Also stolen was £820 in cash and a silver ortac necklace worth about £60-80 pounds. I posted my claim on a Saturday afternoon in January 2015 and within a week Police Mutual had the items valued and I received a settlement within one week of submitting my claim, except for the price of the replacement window as it took Everest several weeks to replace the window. I have only made one insurance claim in 50 years of having house insurance, and I was never settled as quickly as I was this time. I must congratulate Kate Tracey and the team at Police Mutual insurance and would recommend officers take a look at Police Mutual insurance when renewing their house insurance if they not already are insured by them. It is only when you make a claim you find out about a good reliable home insurance.

Jim Brown

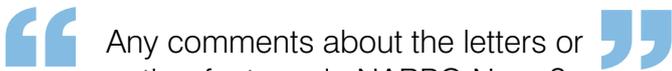
Whitburn West Lothian Scotland

The benefits of 'Volunteering'

The several articles in Narponews have been of great interest and display how coppers remain committed to the community after police service and into retirement.

I retired in 1993 after 30 years enjoyable service with the Nottinghamshire Police. Soon afterwards my wife exclaimed she did not 'want me under her feet' and had sent for an application form for volunteering with the National Trust. I duly completed the form (under duress) and applied to be a ranger at Clumber Park in north Nottinghamshire. Several weeks later I received a reply to report to the Head Gardener at Hardwick Hall, near Chesterfield, in Derbyshire; so much for being a park ranger!

Now 21 years later I am still a volunteer guide in the gardens of Hardwick Hall and complete somewhere between 50 and 70 hours per annum.



Any comments about the letters or other features in NARPO News?

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I have always been a keen gardener and working in such beautiful surroundings is a great pleasure. My attendance serves many purposes, from keeping me fitter by walking several miles in a 'shift' to learning how to manage plants, how to identify them, the secrets of propagation, but above all meeting people from all over the world.

One of your readers remarked that coppers are good at talking to people, it's what we do! At Hardwick you constantly mix with the whole spectrum of society, and learn to listen for accents. A quick question "where are you from?" soon opens up a very pleasant conversation.

The National Trust is a lovely organisation to work for, there is never any pressure, you work what hours you want, come and go on any day that suits and, above all, you are able to volunteer for any job you think you are capable of doing, from room stewards, garden guides, actual gardeners, park rangers, conservationists, restoration, you name it there is a role for you.

I have found the Trusts' managers to be very friendly, most approachable and very supportive of their volunteers. During the year there is a good social life, with trips, hobby forums, BBQs and other gatherings.

As a volunteer you obviously do not get paid, but the Trust reimburses travelling expenses, which is on a par with other organisations. Another small bonus of satisfaction is that for every 5 years' service you receive a lapel badge indicating service completed, which are proudly worn when 'on duty' My goal is 25 years' service providing I am still alive and in good health!

In conclusion, after becoming a 'fixture' at Hardwick Hall, I can say I have enjoyed every minute of being part of the Trust and would recommend anyone thinking of volunteer work, to seriously consider the Trust, which has many properties in every county of the UK.

Peter J. Ford
ex Nottinghamshire Constabulary

The Warwickshire Ghosts

In the mid '60s I and a Pc Harvey of the Solihull Traffic Division, Warwickshire were on night duty.

About 1am we were travelling along the A41 Solihull to Warwick road approaching the village of Chadwick End. Whilst negotiating a slight left hand curve by the gates to

Chadwick Manor, we picked up luckily in our headlights a group of 5-6 nuns walking on our side of the road with their backs to us. This was extremely dangerous for them, all being dressed in black, so we pulled round them and stopped, intending to tell them it would be safer all round if they walked the other side of the road facing oncoming traffic, which could pick up the white frontal parts of their habits. We both got out and after initially being only 30-50 feet in front of them found they had disappeared!

Getting in touch with Control we explained the situation, searched the area, especially the driveway to Chadwick Manor; but no sightings. Control had put us on "talk through" as it was a quiet night and this was something "different" to say the least that everyone could listen to.

The Warwick car was at Five Ways on the A41, half a mile or so the other side of Chadwick End village. They suddenly radioed in saying they had just passed the nuns walking still on the wrong side of the road. They stopped, but by the time they got out the nuns had disappeared again.

The whole incident was logged by the Control Room and authenticated, and consequently appears in the publication "Warwickshire Ghosts".

Mike Davies
Ex Traffic Sgt, Warwickshire

No Miners' Strike For Me!

Great to read John Navarro's article on the Miners' Strike of 1984 and a little surprised that memories haven't surfaced more often as it was a dramatic and notable event in the lives of all police officers and their families. The after effects, too, were good, and some bad, for a considerable period of time.

Miners' strike extensions, new cars and holidays featured highly, together with marital separations, children's issues, and a few disciplinary matters that were the sad result of changes to normal life and patterns of policing.

As Staff Officer to the Chief Constable, Frank Jordan (sadly he and Ruth are now in the very upper echelons of ACPO), I may have been the only Federated officer not to have earned a single extra penny out of the strike!

Despite pleading with Mr Jordan (on my

knees as usual) to use my 'skills' as Public Order trained, firearms authorised, and extensive Bramshill courses on management (not sure if that helped), they were not listened to and I remained in Kent, wandering the empty second floor of HQ whilst the young ACCs jaunted off around the country to 'keep the flag flying' with the troops. I think I may have been the poorest paid officer in Kent over that time, according to the reports coming to me from those visiting the Chief.

My job every morning was to scour the ops room and other offices in HQ to dig out the unofficial detail of what occurred during the night around the county, and to report to the Chief in some detail. My personal report (never committed to paper) was more concerned with domestic and day-to-day activities of 'the troops', and complimented the Chief Officer team professional reports. I remember informing Frank Jordan of the first occasion that 'stress' caused absence from work for a D/Sgt, with a natural response of disbelief. A common occurrence after that, sadly. Mr Jordan was always very concerned with the effects on 'the troops'.

The writer of the article, John Navarro, worked with me in the Community Services Department when I was its Superintendent a couple of years later (28 years on I still have the Hoya Carnosa wax plant he gave to me as his usual weekly bribe). Our department, but mainly John, with all his skills with schools and the general public, had responsibility for the Kent Police Museum. A cause of considerable worry to me when asked to take a very, very, Lady VIP around the museum was to find that a female and male uniform model had apparently managed to present themselves in 'erectus flagrenta' (if you know what I mean), with a wooden truncheon. High level Bramshill Bullshit training was very effective in explaining this. I think the Lady VIP is still around in public service, probably still smiling.

I never look back to say that things were better years ago, and with a son in the Service, I dare not. There was, though, spontaneity about police service that allowed humorous incidents to happen, and I hope this is still permissible. The high quality of officers in today's police service fills me with awe!

Thank you John, for your article and I hope it encourages others to write more over the years in our great NARPO magazine - 'Lest We Forget'.

Bill Coltham
Retired Kent, Axminster, Devon

Readers letters continued...

Burnden Park Disaster

I was fascinated to read Mark Judson's excellent article on the Bolton Disaster Match of March 1946 in the February edition of NARPOnews.

I was at that game as a young Wanderers supporter. I had gone with an older relative and we were on that very embankment alongside the railway line and were standing about halfway up the slope at a point just a few metres away from the fateful corner. The crowd was packed tighter than I had ever experienced and, even before the incident, things were becoming a little disturbing. The layer of fans on the embankment was buckling under the lateral pressure. From time to time ones feet came off the ground momentarily. Fans were passing people forwards over their heads to help free them from the crush.

When the crush barriers collapsed the effect was like an avalanche to my right. The forward and downward surge transmitted itself to where we were and we all moved down the embankment towards the pitch. I don't believe that my feet touched the ground again until I reached a point near the edge of the pitch. As the pressure eased I staggered to a more stable position, found my companion and was able to take stock of what was happening to us. Miraculously neither of us had been injured.

Looking back to the main point of the slippage was rather like surveying a war scene. Some were getting back onto their feet; others were not. They just lay there. As those able to move away did so, I saw a ground littered with shoes and caps. I don't doubt that there were many other items lying there, but it's the shoes and caps that still stick in my mind all these years later. It was probably not until the next day that I could accept that I had been looking at bodies. The article reports that the match was resumed after 26 minutes. I must say that it seemed a lot longer than that. In the event, we decided to leave anyway. I believe that many others did so too. By the time we had walked the 5 miles home the BBC had reported the disaster on the radio. (I think we probably called it 'wireless' then.) Relatives of people attending the Cup Tie were anxiously looking out for their loved ones. People were standing at garden gates waiting. My parents were two such people. The incident put me off attending matches and, in the absence of TV, my interest in football waned from that point on. It never returned.

Malcolm Menzie
Retired Merseyside

More Burnden Park Memories

The article in February's issue of NARPO News of the Burnden Park Disaster evoked many memories. As a young schoolboy, I was on the Railway Embankment that day. As I had recently celebrated my 10th Birthday, my father, who was home on leave from the Army, suggested as a birthday treat that he would take me to the Bolton Wanderers versus Stoke, 6th Round FA Cup tie on Saturday, 9th March, 1946.

The Second World War having just finished had not afforded sufficient time for a proper League programme to be formulated, and the FA Cup had gained huge importance. In order to generate revenue the games up to the last eight would be played on a home and away basis. The 1st leg had been played at Stoke with Bolton winning 2 - nil. The Stoke team featured the legendary Stanley Matthews with Bolton's International Ray Westwood, who had scored both of Bolton's away goals, playing for the home team.

Bolton's record attendance at this time had been just under 70,000 in 1933. A home game against Liverpool in January 1946 recorded 39,682, and against Middlesbrough the following February recorded 43,553. The official attendance on the day of the disaster was given as 65,000, with varying estimates of up to 85,000 caused by the illegal entry of many spectators who had entered the ground by various means.

There being no television at this time, the only way to see the maestro Stanley Matthews in action was to attend one of his games, and this added interest gave rise to the expectation that there would be a big attendance. Normally, I would have stood at the Great Lever End of the stadium, which was the goal end opposite the Railway Embankment, but because of the large crowd expected, my father suggested that we go on the Railway Embankment where there would be more room. The Embankment was a large banking with no covered stand, and a dirt floor. There were a limited number of advance ticket sales for the stands, but the greater majority of spectators would pay at the turnstiles. A part of one of the stands had been requisitioned by the Ministry of Supply for the storage of food, and was not available.

Immediately after entering through the turnstiles onto the Railway Embankment there was a bar and a snack bar, and people tended to congregate and remain there. It was also thought that this position on the

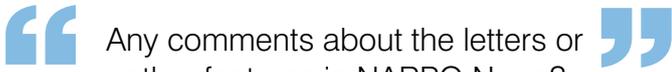
corner of the Embankment was a good vantage point from which to view the game. Also it served as an early exit spot from which to leave the ground. This is believed to be one of several factors which contributed to the ensuing disaster. Fortunately, we arrived at the ground early, and obtained a good position in the centre of the Embankment, but the crowd soon thickened and became pretty solid. All the youngsters, me included, were then passed/rolled over the heads of the people in front until we reached the bottom of the crowd. We then climbed over the small wooden fence on to the dirt track surrounding the pitch. Before the game commenced on a bright sunny day, I looked back and could see the crowd swaying back and forth in the corner of the ground near the entrance. I remember thinking to myself that the crowd looked like a huge jelly as it moved. By this time more people had climbed over the fence, with the result that I was standing on the pitch, close to the touchline and one of the goal posts.

I do not think that the game had been playing for more than fifteen minutes, when it was stopped. Having my back to the Embankment I had no idea as to why, until bodies started being laid out on the pitch. I believe that it was about after 25 minutes, when the bodies had been removed, that the game was restarted. At half-time the teams switched ends without leaving the field, and immediately played the match until the final whistle, finishing as a goalless draw.

As I picked my way back along the Embankment, I saw several flattened crush barriers with the ground littered by caps, trilbies, shoes and flasks. I eventually found my father and we walked home.

As a former police officer I can understand the feeling of helplessness that those officers on duty, both before game commenced and during the events leading up to the disaster, must have experienced. There was no loudspeaker installation at the ground, and no means of radio communication between the police officers in a rapidly developing situation. So great was the crowd, it was believed that some 15,000 failed to gain admission.

People would now be aghast at the thought of the game being continued to be played after the removal of the bodies. There was an immediate sense of shock and sadness at this disaster, but bearing in mind that this occurred shortly after the horrors of the Second World War, people were probably hardened to tragedy and death, and there still prevailed a feeling that 'life must go on



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despite the events'. Many of the spectators would have been serving, or recently demobbed ex-servicemen. Even as a child I did not feel traumatised by this event; growing up during the wartime violent death, in its many forms, had been an everyday event. Living in a coal mining area, colliery disasters were also not uncommon in those days.

Burnden Park no longer exists and the site is now occupied by a supermarket. In the year 2000 a plaque was unveiled by Nat Lofthouse in the supermarket, at the site of the disaster, to commemorate the event. This was re-dedicated in a service at the new stadium of Bolton Wanderers, on Sunday 5th March, 2006.

Sadly, this disaster is unknown to many people, and very little beyond the Bolton area, apart from significant anniversary years, is done to commemorate it.

Further to the above, I have done some research which reveals some interesting facts.

The Home Secretary, James Chuter Ede, set up a Public Enquiry under Justice R. Moelwyn Hughes which opened on the 27 March 1946. It is reported that of the 64 witnesses called to give evidence, only 3 were spectators at the game, and that there were only 3 persons present in the Public Gallery during the hearing.

There were several claims made against the football club by families of the deceased, and in one case an out of court settlement was agreed, of £1,655, of which £100 was for his young daughter and £34. 14s. 0d funeral expenses. The balance of the settlement was the equivalent to approximately four years earnings.

I trust that this will make interesting reading for NARPO members in view of the current Hillsborough Enquiry.

Roy Eglon
former Lancashire

Personal Independence Payment

Last year someone mentioned to me about PIP, Personal Independence Payment, that was replacing DLA. I carried out research on the internet and read a lot of horror stories about refusals and some of the tasks applicants were forced to attempt at the assessments.

Undeterred by this I obtained the forms to fill in, very comprehensive with a couple of questions appearing the same but with subtle wording differences. I duly sent them in with some supporting evidence; this was returned within a few days. They advised a wait of up to 6 months. The next letter was advising me that I had been referred to the assessors.

Then, lo and behold, the next letter was advising me that I had been awarded mobility allowance. No assessment, it was also back dated to when my application was submitted.

As one does I started to research any other benefits to having this award; you get a letter of confirmation as proof.

I was stunned, there were very few definitive lists of discounts. I have found several that I would have never thought of: 50% off or zero Vehicle Excise Duty, no VAT on vehicles with adaptation, and automatic may be considered an adaptation, a carer going free to various venues e.g. English Heritage; cinemas, £6 id card is needed; and then there are the usual discounts on Railcards and National Express. The Railcard used to state enhanced mobility rate but now just says a PIP award so the standard award may make the disabled card accessible.

I would say to anyone contemplating applying, go for it. It worked for me and I never thought I would get an award.

Paul Turner
Retired Cumbria

The infamous Harry Roberts Incident

As far as I am aware, of the six people (three early turn and three late turn) who were the officers posted to Foxtrot 11, I am the only surviving member to tell my story. I would like to take this opportunity to clear up a few ambiguities concerning the murders of the three police officers in Braybrook Street W12 on the 12th of August 1966.

As we all know, the early turn on that day were Chris Head, a Detective Sergeant aged 30, a good friend of mine and with whom I worked with in the CID Office at Fulham Police Station and who, in my opinion, was destined for higher

rank within the Metropolitan Police; Dave Wombwell, a Temporary Detective Constable aged 25 (also known as an Aide to CID); and their driver, Geoff Fox, aged 41, a Class 1 Police Driver. The late turn was another Class 1 Police Driver, PC Jim McDaid. I was the Temporary Detective Constable and the third member of the team was a uniformed Police Sergeant whose name I am sorry to say escapes me and who for the period of the posting was in plain clothes. At the change over of the shifts notes would be left exchanging any information of interest that may have occurred during their shift. A record would also be kept of any calls received over the radio and if they required the attendance of Foxtrot 11 an official book was kept in the car for this purpose. After the murders this book was an exhibit and it also showed the bloodstained entries, and was on display at the Metropolitan Police Museum. On the change over of shifts on the 11th/12th August 1966 a note was left by Chris Head asking me to ensure that the petrol tank of the vehicle was full as they had been watching some suspects in the Shepherds Bush/Acton areas and, if necessary, would continue to do so when they returned on duty. As requested, before we went off duty we drove to the Met Police Traffic Unit Garage at Barnes near Putney and did what was requested of us. Later that day, sometime during the early afternoon, I arrived at Fulham Police (CID) Office to clear up some paperwork before starting our shift on Foxtrot 11. Whilst in the office I remember the Detective Inspector coming from his office and telling those present that a serious incident had occurred and that the early turn on Foxtrot 11 were involved. I went immediately to Shepherds Bush Police Station where a briefing was held during which we were told of the shootings. We were told that Senior Officers were at the scene, as well as photographers and Scenes of Crime Officers (there were no Forensic Officers back then). The next few days were just chaos a murder squad was set up and officers from the Flying Squad and the Special Patrol Groups were sent on a rapid firearms course where they were given revolvers and fired ammunition at wooden targets and became authorised firearms officers (the official firearms department at Scotland Yard came much later); this was required because the suspects were known to be armed and dangerous. The enquiry was now moving very quickly. Police were given the registration on the suspects' vehicle by a member of the public who had seen it being driven away from the vicinity of the murders; a check

Readers letters continued...

revealed the registered owner to be Witney and he was arrested within hours. The vehicle was recovered from a garage under railway arches in the Vauxhall area. Witney was taken to Shepherds Bush where he was questioned by the officer in charge of the investigation. His accomplice Duddy was arrested at an address in Glasgow which was given to police by a member of his family. Officers were sent to Glasgow and escorted him back to Shepherds Bush Police Station where he was also interviewed by Senior Officers on the murder squad. Roberts was arrested sometime later in the Epping Forest. There were so many officers involved in the search I cannot in all honesty remember who the officer was who arrested him but whoever it was brought the manhunt to a successful conclusion and no officers were injured.

The points that I would like to clear up which appeared in recent publications that I have read are as follows:

There was no young Detective Inspector who briefed Chris and his team as Chris was a very shrewd officer and suspected

something may be happening and this is why he mentioned suspects the night before that fatal day. He had many arrests to his credit and decided to investigate further.

The suggestion that the officer who led the enquiry was the same officer who led the great train robbery investigation some three years before is incorrect. That officer was Det.Ch.Supt. Tom BUTLER. The officer who led this murder enquiry was Det. Ch.Insp. Dick CHITTY, and how this came about was owing to fact that the officer who was in charge of the CID on F Division (Hammersmith, Shepherds Bush and Fulham) was Det.Ch.Supt. Bill MARCHANT. but was at this particular moment on holiday and his deputy Det.Ch.Insp Dick CHITTY took over the investigation (both officers were well respected officers). I also remember two Det.Inspectors Geoff BARNETT and Harry CLEMENT being involved but I cannot remember in what capacity.

What has upset me about this case is the fact that the three officers were never

awarded any posthumous gallantry award; yes, a plaque was unveiled and is situated at the scene of the murders.

A fund was also set up and the result was that a substantial amount of money was received which was given to the families of the three officers in equal shares but no money, whatever the amount, can compensate for the loss of a loved one.

In conclusion, forget any mention of autobiographies or arrests made by future Commissioners of the Metropolitan Police. No senior officer or politician, to my knowledge, ever came forward to fight the corners of these three brave police officers who gave their lives doing their duty. That is a very sad indictment, but did they not deserve a little more than a plaque?

Jim Clarke

Metropolitan Police 1960-1988

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Benefits update

State benefits

- On 18 March, Chancellor George Osborne delivered Parliament's final Budget ahead of the General Election in May this year. Here are the main points in summary:
 - From April 2016, new tax rules will allow people who are already receiving income from an annuity to sell that income to a third party, subject to agreement from their annuity provider. The proceeds of the sale would be taxed at their marginal rate. The Government will consult on how best to remove the barriers to a secondary market in annuities and to ensure consumers can make an informed decision.
 - The pension pot Lifetime Allowance will be reduced from £1.25 million to £1 million from 2016, and it will be index-linked from 2018.
 - Beer duty is cut by 1p, cider by 2p, whisky by 2p and wine duty is frozen. Tobacco and gaming taxes are unchanged.
 - Petrol duty has been frozen, with September's planned increase scrapped.
 - The tax-free personal allowance will rise from £10,600 in 2015/16 to £10,800 in 2016/17 and to £11,000 from April 2017. In addition, the threshold at which people start paying higher rate (40%) tax is to rise by more than inflation, taking it to £43,300 by April 2017.
 - The new Transferable Tax Allowance for married couples will be introduced at £1,100 (it was originally announced as being £1,000). To find out more and register your interest, visit www.gov.uk/marriage-allowance
 - A new personal savings allowance (for the interest people earn on their savings) is to be introduced from April 2016. Basic rate (20%) taxpayers with an income of up to £42,700 per year will be eligible for a £1,000 savings allowance and higher rate (40%) taxpayers with an annual income of between £42,701 and £150,000 will be entitled to a savings allowance of £500.
 - Annual paper tax returns are to be abolished, with a target effective date of 2020. The use of 'real-time' data by HMRC means that companies can supply data throughout the year, and choose a point in the year at which to pay their tax, and will be able to spread the cost by paying in instalments.
 - The annual savings limit for ISAs is being increased to £15,240. In addition, ISAs are being reformed to allow people to take out their money and replace it in the same tax

year without affecting their annual tax-free allowance.

- A new 'Help to Buy' ISA will see the government add to the savings of first-time buyers in order to help build up a deposit with which to buy a home. Worth between £400 and £3,000 per ISA, the top up will be applied at a maximum rate of £50 on each monthly £200 saved. The accounts are due to be launched in Autumn 2015 and will be limited to one account per person, rather than one account per home, so two people buying together could both benefit.
- The Department for Work and Pensions (DWP) has now extended the forecasting service that produces single tier State pension statements. Previously limited to those reaching State pension age between April 2016 and April 2021, this service is now available to all individuals over age 55. These limitations have been put in place to allow those closest to State pension age to obtain a statement in a timely fashion. The service will be further extended to all individuals of working age at a future date.

Following comments from those who have already received statements, the DWP has taken the decision to revise the statement content to make the information easier to understand. There has been criticism of the fact that the statement shows two figures; these are the two separate valuations which are carried out under the existing State pension rules and the new State pension rules. For more information on how State pension will be calculated after April 2016, visit www.gov.uk/new-state-pension/how-its-calculated.

- The number of areas in which former Disability Living Allowance (DLA) claimants are being reassessed for Personal Independence Payment (PIP) has increased twice so far this year. Additional postcodes were added to the PIP reassessment areas at the end of January and February. If you were aged between 16 and 64 as at 8 April 2013 and are currently claiming DLA, you will be invited to apply for PIP when it becomes available in your area, provided you meet one of the following criteria:
 - Your fixed term award of DLA is coming to an end;
 - You are approaching age 16;
 - You notify the DWP about a change in

- your care or mobility needs;
- You choose to claim PIP instead of DLA.

The majority of existing DLA claimants who have a lifetime or indefinite award will not be affected until October 2015 at the earliest, unless they need to notify DWP of a change in circumstances. For more information on whether PIP affects you, use the PIP checker tool at www.gov.uk/pip-checker.

- Recent figures released have confirmed that the average waiting time for the processing of PIP claims has fallen. The claims system had suffered huge delays and a large backlog of cases, with many disabled rights groups calling the delays 'unacceptable'. A number of measures were put in place to resolve the issue, including increases in the number of health professionals employed by the PIP assessment providers, increases in the number of DWP staff working on PIP and minor alterations to the process to increase productivity and efficiency.
- A pilot scheme aimed at improving literacy and numeracy skills amongst Jobseekers Allowance (JSA) claimants aged between 18 and 21 has been extended.

Originally launched on 25 November last year, the pilot began in Kent, Merca, Devon and Cornwall and Somerset, and is now operating in the Black Country. Training is being delivered in partnership with further education providers for a period of up to six months (the courses cover 16 hours a week) and are mainly based online (although some young people will receive face-to-face support from tutors where necessary). Those taking part in the scheme will still receive payments of JSA and will be expected to continue looking for work. The pilot will be evaluated to decide whether it should be rolled out nationally.

An additional pilot scheme targeted at the same age group is being run in Kent only. In this case, all 18-21 year olds who are still claiming JSA after six months must participate in some form of work related activity that is appropriate to them. The activity could be skills-based or work-focused, depending on the individual, but should be aimed at improving work prospects.

Following last year's report on benefit



sanctions, the DWP has announced improvements to the benefits system based on the outcome of that review.

A 'sanction' is a deliberate but temporary reduction of benefit payments which is actioned by the department who pays the benefit. This results from the claimant failing to meet their duties – for example, if they fail to attend an arranged meeting at the Jobcentre and cannot provide a satisfactory explanation for not attending.

The Jobcentre is working to make information on sanctions readily available, and to make claimants more aware of the reasons their benefits may be affected and how to avoid sanctions by meeting their duties. Steps are also being taken to improve the quality of communications sent to claimants, in an attempt to make them more engaging and easier to follow.

- In February, the DWP began sending letters to European Economic Area (EEA) nationals who have a 'right to reside' status as a 'jobseeker' or 'retained worker' and whose existing claim for income-based JSA was made before 1 January 2014. This letter will explain that their JSA claim and their right to reside in the UK will be reviewed in three months' time.

Since 1 January 2014, access to JSA for EEA nationals has been time-limited. The updated rules for 2015 mean that all EEA nationals who get income-based JSA are treated in the same way, regardless of when their claim started.

- The DWP has launched its own YouTube channel to provide information on State pension, auto enrolment and various other pensions topics. Visit www.youtube.com/pensiontube to view the videos.

General

- The rush to invest in January's new pensioner bonds created a record amount of withdrawals across banks as savers hurriedly took advantage of the limited availability offer.

An estimated £7.5 billion was placed in pensioner bonds in under a month, and such high demand led Chancellor George Osborne to remove the original cap of £10 billion being allowed into bonds, instead placing a deadline of 15 May 2015 on savers who wish to open bonds. Bond providers

NS&I offer a one-year rate of 2.8% or a three-year rate of 4%, easily beating the most generous savings account currently available. Visit www.nsandi.com/65-guaranteed-growth-bonds for more information.

- From autumn 2016, employees will be able to take small occupational pension pots with them from job to job under plans announced by the Pensions Minister, Steve Webb.

It is proposed that, where a person has various small pension pots from previous periods of employment, it will in future be possible to bring these under the pension scheme of the individual's current employer in order to consolidate the savings. When this becomes law, workers will be offered the option to join and consolidate their pension pots if they wish. The measures are aimed at addressing the issue of lost pension pots and aiding the transparency of what individuals will receive by way of retirement income. It is hoped that plans such as this one (known widely as 'pot follows member') will allow individuals to take control of their pension savings and reduce the chances of lost income in the future.

- The Transferable Tax Allowance registration process opened on 20 February this year, offering married couples/civil partners the opportunity to transfer £1,100 of one person's tax-free personal allowance to the other. Originally set to be a transfer of £1,000, the amount was increased as a result of the 2015 Budget.

Only basic rate (20%) taxpayers can qualify to receive the transfer, which will be worth up to £220 a year. It is estimated that around four million married couples and 15,000 civil partners will be eligible for the transfer. From April, HMRC will contact those who have already registered their interest in the transfer to apply. People can register at any point in the tax year and still receive the full benefit of the allowance.

Visit www.gov.uk/marriage-allowance to register your interest.

- The Insurance Act 2015 was given Royal Assent on 12 February and will bring about some important consumer-friendly changes to the insurance industry.

Covering all insurance products from August 2016, the Act will mean that insurers aren't able to reject claims where the customer has breached an element of the policy that has no relevance to the reason for the claim. It also places more responsibility on the insurer to ask its customers the right questions when determining whether to insure and at what cost, rather than the responsibility being on the customer to volunteer all relevant information.

- Royal Mail has announced increases to the price of postage stamps, due to take effect from 30 March this year. Both first class and second class stamps will rise in cost by 1p, taking first class to 63p and second class to 54p.

Around two million people who were sold card protection by Sentinel (also sometimes referred to as 'Affinion') have received letters regarding the potential mis-selling of the protection.

Following the involvement of the Financial Conduct Authority, it was determined that part of the policy involved unnecessary cover and a scheme was set up to compensate those who paid for the unnecessary protection. Many people will already have received letters about the scheme, and the final tranche of letters is being sent currently. It has been claimed that the letters are not easily identifiable, and some have admitted to mistaking the letter for junk mail.

The redress scheme covers policies sold between 14 January 2005 and August 2013. If you think you may have been mis-sold a policy and you haven't received a letter notifying you of this, you should call the AI scheme on 0800 678 1930.

If you have a benefits query you can contact Wordshop direct quoting your NARPO membership number:
Email: sbc@wordshop.co.uk
Fax: 01935 812800 or
Post: Benefits Information Consultant, Wordshop, 7 Tilton Court, Digby Road, Sherborne, Dorset, DT9 3NL.

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FOLLOW US ON:





Tell us your views about living in a digital world

Increasingly the world is going digital. Although people of all ages use the internet and digital technology, older people are less likely to than younger age groups. At Age UK we would like to hear your views. Does this provide great opportunities or do you feel you are being left behind?

Do you use the internet – if so how often? (please tick one)

Yes - most days

Yes – once or twice a month

I have used it in the past but not any more

Yes – once or twice a week

Yes - less than once a month

No – I have never used

If you use the internet what activities have you used it for? (please tick all that apply)

Sending and receiving emails

Social contact eg Facebook, Skype

Browsing the net and finding information

Internet banking

Reading or downloading news/magazines

Playing or downloading games, films, music

Arranging travel or accommodation

Making a doctor's appointment

Buying goods

Applying for a benefit or service eg from the local authority or DWP

Other – please add

If you use the internet where do you access it? (please tick all that apply)

At my home

At work

At a voluntary organisation

At the home of family or friends

At the library

When I am out and about

How do you access the internet? (please tick all that apply)

Desk top computer

Laptop

Tablet

Smart phone

If you do not use the internet – why not? (please tick all that apply)

I don't know how to use it

I am concerned about security and fraud

It's too complicated

I would rather do things without the internet

It's too expensive

I am not interested in it

I have a disability or health condition that would make it difficult

Other

Questionnaire continued...

What would help you start to use the internet and digital technology, or use it more? (please tick all that apply)

- | | |
|--|--|
| <input type="checkbox"/> If it was cheaper | <input type="checkbox"/> If I had ongoing support for example when things go wrong |
| <input type="checkbox"/> If I could be sure it was safe | <input type="checkbox"/> Nothing I would rather do things without the internet |
| <input type="checkbox"/> If I had help to learn about it | <input type="checkbox"/> Nothing – I am not interested |

Do you ever find it frustrating or difficult to do things because you do not use the internet?

For example this might be finding out information, contacting companies and organisations, applying for a benefit or service, buying goods or booking a holiday?

- | | | | |
|--------------------------------|------------------------------------|---------------------------------------|--------------------------------|
| <input type="checkbox"/> Often | <input type="checkbox"/> Sometimes | <input type="checkbox"/> Occasionally | <input type="checkbox"/> Never |
|--------------------------------|------------------------------------|---------------------------------------|--------------------------------|

Please give one or more examples

If you use the internet regularly what difference does it make to your life?

About you

- | | | | | | | |
|--------|-----------------------------------|---------------------------------|-------------------------------------|--------------------------------|--------------------------------|--|
| Age | <input type="checkbox"/> Under 50 | <input type="checkbox"/> 65-74 | <input type="checkbox"/> 85 or over | <input type="checkbox"/> 50-64 | <input type="checkbox"/> 75-85 | <input type="checkbox"/> Prefer not to say |
| Gender | <input type="checkbox"/> Male | <input type="checkbox"/> Female | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you would be happy for us to ring you to talk more about this, please give us your name and telephone number

Thank you

Thank you for completing the survey. If you have given your name and number we will only use this to follow up your responses and we will not contact you about anything else. Your answers will help us ensure that people can access the services and support in a way that suits them.

Return to:

Please return by 30 June 2015 to:

**Sally West, Policy Team, Age UK,
Tavis House, 1- 6 Tavistock Square,
London, WC1H 9NA**

Email policy@ageuk.org.uk

World Triathlon Championships

The Wilsons Race Report - World age group Aquathlon and Triathlon Championships.

I blame my wife Alison. She was entering a qualifying race for the age group GB team in the world aquathlon (swim/ run) championships in London in 2013 using the Olympic course. I said I would just go and support her but she said I may as well enter - but I had only been planning to do the sprint Tri (swim/bike/run). Anyway we both qualified and off we went to London. It was a surprise to find that the swim in the aquathlon had gone up from 750 metres to 1000 metres in the world Championships and I had only one day between the two races. The event was very impressive, 85 different nations represented and over 5000 competitors ranging through age groupers to paratriathletes to elites. Our triathlon club, SYtri, was well represented with 8 people covering various age groups. I raced first and the swim in the Serpentine went well. Bit of a bun fight as people swam over you and bashed into you on the turn points. The run went well and I did the best time that I have done for a while and was shocked to hear I had come 6th (Yipee). My legs were not impressed though. Alison went next. She did a great swim and run and was neck and neck in the finishing straight with one of her age group who tried to pass her. 'No chance mate,' I thought as I saw the look of determination on her face. Great race and she came 15th.

We spent that evening standing with our wonderful SYtri team in the pouring rain in Trafalgar Square watching the opening ceremony. My legs did not think that a good idea - but it was a good show. The following day Alison suggested a sports massage. Now these are legendary. We booked into one in the event sports village. It's unusual to pay 10 pounds to be tortured but that's how it felt. I'm sure it was against the Geneva Convention under 'inhumane suffering', but



they seem to get away with it. So with one day's rest it was time for the sprint tri. There were 65 people in my race from all over the world (GULP). So in our rubber wear we set off on another 750 metre 'bun fight' in the Serpentine. As I came out of the swim someone said '15th out'. So far so good. The transition, where you dump your rubber wear and pick up your bike, was massive and complex. Out on the bike - and the heavens opened. The tyres on race bikes are slick. It was a technical course with some speed bumps that nearly knocked your teeth out (or dentures in some of the older riders), and some bends that many didn't quite make. I spoke to one marshal later who was on a turn point, and he saw 35 people come off on that day. On the 5k run I managed to gain a few places, but in the last one km I was overtaken by a GB rival who had beaten me in the past. I took the lead straight back and tried to extend it. Well that didn't work. Fortunately his name was also Allan so all his supporters, of which there were many, shouted ALAN (spelt differently to mine of course, but they didn't know that!), so I thank them for that. We hit the blue carpet 150 metre finishing straight together, and feeling desperate. Well this is what I've trained for I thought, and started to sprint. I did not see him but could hear Alison, whose contribution to hearing damage in others was considerable, obviously could. I beat him in by 3 seconds



- yes! and came 9th. Glad it's all over, I can tell you.

I would like to make a public apology to my poor little legs and also say a huge 'thank you and well done' to my brilliant team mates, our exceptionally good coaches, our supporters and friends and to Sytri, Shrewsbury Masters Swimming Club and Shrewsbury road runners, all brilliant clubs that we are privileged to have in our town.

Alan Wilson
Shrewsbury NARPO

What's on?

Dates to remember for your diary



info You can email your 'What's on' details to depceo@narpo.org

ESSEX METS

The retired Metropolitan Police officers who live within the boundaries, of the original County of Essex will be meeting for lunch at **The Grange, Boreham, Essex, CM3 3HJ, on Tuesday 7th April, 14th July and 6th October 2015.**

For further information and to be added to the mailing list please email Barry Walsh on Essex-Mets@virginmedia.com.

The Wandsworth and Putney Reunion 2015

will be held at Imber Court Sports Club on Friday 25th September 2015 from 7.30pm to midnight, including a buffet.

All former WW/WP Officers, particularly but not exclusively having served there in the 60s and 70s, are warmly welcome. Further details from: John Howard (ex720W), john.w.howard@ntlworld.com or 020 8393 4084, or Tony Newman (ex418W), tonynewman99@yahoo.com or Joe Shackell (ex417W), shackell.sno10@btinternet.com

Huddersfield Branch Amalgamation Reunion 2015

Sunday 4th October 2015. 12:30pm for 1:00pm at The Briar Suite, The Briar Court Hotel, Halifax Road (A629), Huddersfield HD3 3NT. (Ample free parking).

The cost of £18 per person includes a quality three-course luncheon (and free reminiscing). Serving or retired police officers and civilian personnel, together with wives/partners/family/guests, are welcome to join us.

Choice of menu order forms will be circulated as normal nearer the time but if you require further information or details of overnight accommodation deals please contact George Banks (georgebanks29@btinternet.com) 01484 535013 or Terry Jepson (terry.jepson@talktalk.net) 01484 662478. The closing date for bookings is 25th September 2015.

Charity Concert, Malvern

Police artist Jedd's daughter, Zara Edwards 21 years, a soprano at present doing a music degree at university, and who has performed at various Police functions, National Memorial Arboretum etc. has now organised a Charity Music Concert herself in aid of the Police Rehabilitation Centre, Flint House, Goring-on-Thames.

The Charity Music Concert will be held at the Great Malvern Priory, Malvern, Worcestershire, WR14 2AY on Saturday 16th May 2015 at 7pm, and will feature a selection of popular classical songs and musical pieces, performed by soloists - including Zara - instrumentalists and the West Mercia Police Band. Lord Geoffrey Dear Kt QPM DL will give the opening address.

Tickets £12 each are available from Jedd. Email: jeddartist@gmail.com Telephone: 01684 568415

Hampton, Surbiton, Barnes & Merton Traffic Garages

Metropolitan Police - JOINT REUNION Friday 2 October, 2015 - Imber Court Police Sports Club, East Molesey, Surrey. 7pm-11pm. Buffet £10

Cheques made payable to 'C. TRAVIS'. Cliff Travis, 33 Minsterley Avenue, Shepperton, Middx. TW17 8QS Tel: 01932 782215 cliffordtravis@hotmail.com

BRASS PLAYERS WANTED FOR 71ST D-DAY COMMEMORATION JUNE 2015

Are there any retired or serving members of any UK police brass band or any other brass band, that wish to be a part of the 71st D-Day Commemorations?

Transport to Normandy is not funded. Accommodation is free, but basic, the Mayor of Benouville provides the use of the gymnasium for sleeping, bring your own camp beds, li-los, sleeping bags. Breakfast and some evening meals are provided.

For those who may consider the trip: parades are undertaken at 6th Para CWGC at Ranville, Pegasus Bridge, Ver-sur-Mer and Sannerville. Some sponsorship from sundry organisers and should any such funding be received again this year, it will be distributed accordingly between those attending to offset some of the cost incurred. Should any prospective player not be in possession of a police uniform, I can obtain items needed. If you are interested please contact me at keiththetuba@aol.com or call 07842 103488

METROPOLITAN POLICE: KILBURN, HARLESDEN, WILLESDEN GREEN & WEMBLEY POLICE STATIONS Reunion

It is going to be held at The Metropolitan Police Sports Club, Aldenham Road, Bushey on Thursday 22nd October 2015 commencing at 7.30pm until 11.30pm.

The usual buffet will be supplied and invitations will be sent out nearer to the date. If you have changed your home address and/or E-mail address or wish to be added to the reunion list please advise.

Terry Morley on 01425 655964 or E-mail morley231@btinternet.com

George Marshall on 0208 3869663 or E-mail g14gdm@aol.com

SOUTHPORT BRANCH

is holding a DINNER DANCE Saturday 12th September 2015 At Southport Old Links Golf Club

For further information and to book contact: Len Waltho on 01704 543210 or lenwaltho@hotmail.com

THE SECOND NATIONAL POLICE TRAINERS' REUNION HAS BEEN BOOKED!

It will take place:

WEDNESDAY 23 September 2015 - HOLIDAY INN, HARROGATE, which is next to the Conference Centre.

Due to popular demand this year's reunion will be open to anyone who served at any of the training centres in England and Wales (Including CPU and the Police Staff College). Reception 6pm for 7pm in a private lounge with Cash Bar, at substantially reduced prices! Three Course Dinner with 3 choices per course, plus coffee & mints and wine. Cost of the meal is £32.50 per person, which includes room hire and 4 bottles of wine per table of 8 people. After dinner we have the use of a private lounge with a cash bar, AGAIN at substantially reduced prices. Contact details for further information or if you have any questions: Dave Tingle email dave@tinglefamily.net Phone 01909 772173 Brendan Lally email bplally146@sky.com

DT3 ASSOCIATION'S (MET POLICE) 41st ANNUAL TRAFFOL REUNION

Friday, 11th September 2015 from 7.00pm. Met Police Sports Club, Chigwell Hall, High Road, Chigwell, Essex IG7 6BD

All serving/retired personnel warmly invited (TDH, TDJ, TDK, M11, M2 & DT1-7 etc).

Please confirm attendance as numbers are required re proposed buffet.

For further details and to confirm attendance, please contact:

Hon. Secretary – DT3 Association Stuart K. Fairclough

Email: theseecretary@dt3.org.uk

Tel. 01767-222521 Mob. 07976-320234

Attention all ex-Kent Police Cadets and instructors

Kent Police Cadet Reunion

Saturday 14th November 2015, 7.30pm, Cobdown Sports & Social Club, Station Road, Aylesford, Kent ME20 6AU

Tickets available (incl Buffet) at £10 from Paul Cordier, paul.cordier@virgin.net, 07837 821387. Taffy Thomas, thomas-r13@sky.com, 07758 862810.

Bring along any photos or memorabilia you may have. All monies raised will go to Kent Police Benevolent Fund

CARDIFF CITY POLICE 32nd. ANNUAL RE-UNION DINNER

7.30 p.m. Friday,
9th October, 2015

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Those wishing to attend
should contact either

Gail Gerrard (029 20658664) or:
Sid Griffiths (029 20319060).

ANNUAL REUNION, FRIDAY OCTOBER 9TH 2015

Did you go to
the last one?
The EW and EH
Old Comrades
Association

will be holding their annual
reunion on Friday October 9th
at 6pm at Bushey Sports Club.
If you haven't already received
details, it means we don't have
your contact details or our
records for you are out of date.

So, wherever you are now, if
you'd like to be at the reunion
in October to help make it as
enjoyable as it was last year,
please contact me as soon as
possible, by phone or email and
I'll make sure you receive your
invitation without delay. I look
forward to hearing from you.

Anne McDaid - EW (Retired)

Email: annemcdaid3088@gmail.
com. Phone: 01908 510180

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8 Day Cultural Tour in TURKEY - CAPPADOCIA

The advert arrived with the NARPO magazine and whilst being a very attractive price was to a destination which is quite fascinating and attractive. We do not eat three meals a day, and have had our fair share of entertainment including 'free local wine, spirits and beer'. So the added bonus for us was the ability to opt out of package 2 which included lunches and entertainment - great. Package 1 included entry into all the sights (bar one) and all evening meals, just the ticket. It came at a premium £110 pounds on top of the very reasonable price of the tour. (Package 2 was £85.)

So we decided to book - the dates we originally wanted were not available but we opted for another at an additional £50, still very reasonable. The tickets and flight information did not arrive until a couple of weeks prior to our holiday and when they arrived I was quite pleased they were for an early evening flight. None of that up in the dead of night to get to the airport for us!

We flew at 1850 hours for a four-and-a-half hour flight, but Turkey is 2 hours ahead of us so we landed after 1430 Turkish time. Collection of luggage and transfer to hotel meant that we got to bed at 0500 hours with the instructions to be back the bus for 1130. Hmm.

At 1130 on the coach and after we had departed the hotel, we were told by the tour guide, who I shall call Oz, that due to our late arrival the schedule for the tour had had to be altered and that we were on our way to Aspendos. That is the optional tour that formed part of package 2, which should have taken place on our last day, and would have afforded us 'free time to spend at our leisure'. It was at this time that Oz informed us that the additional cost of the packages was £195. However, several people including ourselves said we did not want package 2. This was challenged by Oz, who asked me directly in front of the whole bus to justify our decision, which I found quite embarrassing. I explained our reasoning to which he replied the meals were optional - we didn't have to eat them! The 'Cappadocia' night and 'Derivishes' show were optional too, we didn't have to go! The packages were just that and included the tour guide giving information, and conducting us around. He was, he said, quite prepared to just hand out the tickets for the visits and then we would be left to our own devices. That would mean hanging around outside restaurants and other venues waiting for the rest of the tour! The way he put it and the very cold inclement weather meant there was no real option but to pay up for both packages, which meant forking out another £170 we had not budgeted for. It was an embarrassing

incident, and there was more than us embarrassed!

The rest of the tour went pretty much to plan, minor changes to the itinerary due mainly to weather - it was snowing heavily in the Taurus mountains and Cappadocia, and the temperatures plummeted at night. The snow was a bonus! The fairytale landscape was even more so under a thick blanket of snow and the impressive scenery magical. We had read about the area of Cappadocia, a World Heritage Site and it did not disappoint. Oz provided detailed information at the Roman Theatre at Aspendos, but Aspendos itself is a fascinating area which we did not have time to explore properly. I'm still not sure whether I was looking at a mediaeval bridge or part of the aqueduct system! He also introduced us to the cliff face housing in Monks Valley, and led us on a tour in part of the underground city. Our only regret with the whole tour really, and it's one that always happens, is that we wished we had had more time at the various sites to explore, look and learn.

There were also the options, provided by the tour guide at a premium, for an early morning balloon ride over the world heritage site, and/or a genuine Turkish Bath!

The hotels we used were usually of quite a high standard, at Antalya we were in a holiday complex of chalet-type apartments which were clean and on the whole warm. The complex was obviously out of season and being prepared for Summer, so there was a lot of cleaning, painting and building repairs going on but nothing to disturb us. At Cappadocia we were in a 5* hotel, very nice, although drinks were a little on the pricey side as with all hotels. After our 300 mile plus return journey across the Taurus mountains from Cappadocia back to Antalya, we returned to the holiday complex for 1 night before being moved to another hotel in Antalya that, on the outside, appeared very large (1200 beds) and modern. It had obviously been opened just for us (our coach of 40 people) and consequently

had that 'rattling around in a tin can' feel. The bedrooms were a little 'tired' and some beds and bedding stained.

Food at all hotels and roadside cafes, where we ate lunches, was always served buffet style, (drinks, prices varied considerably, extra) so you could select what appealed or suited you. We enjoyed the food, on the whole, although sometimes it was a bit of guesswork what you were eating! The roadside cafes tended to end up a bit of a 'bun fight', especially when our visit coincided with some of the other coaches on the same agenda tour (there were 5 or 6 of them.) The breakfast in the last hotel was very disappointing and lent substance to the impression the hotel had been opened just for our coach.

Finally, I must mention the 'visits'. At Cappadocia it was a carpet factory. The historical introduction and talk on this industry was very interesting, but as the lecture and demonstration ended staff began to appear and everyone was 'invited' to buy, and it was a 'hard sell'. At Antalya on the last full day it was a visit to a jewellery store with a small workshop, and to a leather shop; both were the same format. Don't get me wrong, there was some very nice products and some people did purchase, but we, and we were part of the majority, were not in the market so these visits, and the subsequent tirade from the staff, were a bit of a chore.

Would I go back? Most certainly, it is a fascinating area and a different culture. Fabulous scenery and lovely people.

Value for money? Yes we think so - but do not be seduced by apparently absurd low prices quoted, with additions for 'packages', visas, and other ancillaries bumping up the cost considerably. And it's not 8 days, you lose the first with the late flight, and the last day, travel starts with an 1100 hours transfer to the airport and an afternoon flight back to Manchester via Glasgow.

Would I use the same company? Well never say never, but I would probably research all the alternatives first. Maybe Judith Chalmers was treated a little differently?

Ken Blythe
Humberside NARPO

Election Special

Esther McVey MP

Since this Government came to power, it has had to take some difficult decisions to turn Britain around. Four years ago our country was borrowing one pound for every four we spent – in the words of the departing Labour Government ‘there was no money left’.

No business or household could keep on spending more than they earned, and Britain could not keep on borrowing at this unsustainable rate. That’s why we started to work through a long-term economic plan to reduce our deficit, deal with our debts, safeguard our economy for future generations and ensure we can continue to invest in our vital public services, such as health, education and transport.

Although there is more to do - with Britain now the fastest growing of any major economy in 2014 and rising employment (nearly 2 million since 2010) - it’s clear this plan is working. But people up and down the country have sacrificed a lot to help get Britain back on the right track.

Having served as a Minister in the Department for Work and Pensions for nearly three years, I have been part of a team that has had to reshape an outdated welfare system; ensuring people are better off in work than on benefits, provide vital support to get people into work, and make sure we reward those who work and save, and all this, whilst controlling public spending.

It’s not easy taking these decisions, but it’s when times are tough that you see where people’s priorities lie and what their values are. And I’m immensely proud of the work we have done in my Department, and what the Conservatives have done across Government, to support pensioners since 2010.

We’ve introduced the triple-lock so that the Basic State Pension always rises in line with inflation, earnings or 2.5 per cent. This means we’ll never again see the sorts of derisory rises of 75p that we saw under the last Labour Government.

Alongside this we’ve simplified the State Pension so that people can be certain of what they will get after a lifetime of hard work. Under successive governments our State Pension system had become too complex with layers of confusing means-testing that meant it was hard for savers to plan for their retirement. And the old system was unfair, discriminating against women in particular.

By introducing a new single-tier system of pensions we are drastically simplifying the system and will help ensure 650,000 women are better off in the first decade. In total three quarters of new pensioners will get a higher state pension in 2020 and no one will be worse off than they would have been. With a population living longer we are all going to have to work longer but our policies are ensuring we have a sustainable, fair pension system now, and for the future.

We’ve also taken significant steps to improve the private pension market in Britain. The introduction of auto-enrolment has seen over 5 million enrolled in a pension scheme, we’ve ended the situation where pensioners were effectively forced to buy an annuity when they retired and we are making sure people can pass on their pension tax free by abolishing the pension tax.



And this month we have capped unfair, high pension charges. This new cap could save earners around £100,000 per pension over the course of their working life.

Having protected and supported pensioners in this parliament, the Prime Minister has already committed to keep the triple lock in the next Parliament so that the value of the State Pension is protected.

Over the coming months we will be setting out specific policies for the next Parliament. But rest assured supporting savers and protecting pensioners will be at the heart of our 2015 manifesto – so the Conservatives can finish the job we have started, of building a Britain that rewards work and helps pensioners enjoy financial security in their retirement.

Esther McVey MP
Minister of State for Employment

Election Special continued...

Rachel Reeves MP

Policies for pensioners must be based on a simple principle: that those who have worked hard, contributed to society, and played their part in our nation's success need to have this contribution recognised through a fair deal in retirement.

But too many pensioners have been hit hard by the cost-of-living crisis that has resulted from this government's unfair policies and failure to challenge vested interests.

Pensioner households have been hit by rising bills and household costs, at the same time as George Osborne has hit them with VAT rises and the "granny tax". Meanwhile we see NHS and social care in crisis as a result of David Cameron's disastrous reorganisation.

Under the last Labour government, pensioner poverty was brought down to its lowest level for thirty years. We lifted gross income for pensioners by more than 40%. More than 2 million pensioners had been lifted out of absolute poverty by 2006, and 800,000 out of relative poverty.

The last Labour government also established the Turner Commission which helped to build a consensus across employers and trade unions for a universal flat rate state pension rising at least in line with average earnings, combined with an innovative system of auto-enrolment to help more people get the benefits of saving into a workplace scheme

George Osborne's failure to balance the books by the end of the parliament as he promised will result in a tough fiscal inheritance for the next Labour government. This means we cannot promise to reverse every cut and will have to make tough choices on spending and taxation.

But unlike this Tory-led government we will deal with the deficit in a fair way, and challenge vested interests to get our economy working for the majority, not just a few at the top.

Labour supports the "triple lock" which ensures that the basic state pension rises in line with earnings, inflation or 2.5 per cent, whichever is highest. Reviews of the retirement age will look at the impact on different groups of people, and give people proper notice and certainty.

We are committed to the principle of universalism. But it can no longer be a priority to pay the winter fuel allowance to the richest five percent of pensioners at a time when money is tight.

The next Labour government will also help pensioner households by freezing gas and electricity prices until the start of 2017, pending longer term reforms to the energy market to get consumers a better deal. This will save a typical household £120 and will be a particular relief for the growing number of pensioners facing fuel poverty.

Labour will raise £2.5bn for an NHS Time to Care Fund as part of our plan to save and transform the NHS. That means having enough doctors and nurse with the time care for patients and transforming services so the NHS can meet future health challenges.

The next Labour government will also do more to help people who are working today save for a retirement they can look forward to.



We will ensure that the money people put aside in pension schemes is working as hard as possible to deliver them a decent income in retirement. The Government has followed our lead on fees and charges, but we need further action to ensure savers get value for money. That means making sure that the new pensions freedoms and flexibilities work for savers. So we will act to protect up to 320,000 savers from the threat of rip-off charges on new pension products which will replace annuities in April.

These measures I have set out above show our commitment to backing people who have done the right thing, worked hard and saved for their retirement. Labour is committed to helping pensioners enjoy a better standard of living in retirement and enable more people to save, ensuring retirement is something to look forward to, not something to fear.

Rachel Reeves MP

Shadow Secretary of State for Work and Pensions

Election Special continued...

Steve Webb MP

When we entered into the Coalition Government in 2010, it gave us the first opportunity in almost a hundred years to implement liberal and sustainable long term reforms to a pensions system created by the great reforming Liberal government of the early twentieth century.

One of the very first acts of the coalition government was to fulfil the Liberal Democrat manifesto commitment to introduce the triple lock guarantee to increase the Basic State Pension by whatever is highest out of: CPI inflation, average earnings or 2.5%. We also restored the earnings link to pensions, which was abolished in 1980.

We have made once-in-a-generation reforms to simplify the state pension and make it fairer, introducing a Single-tier State Pension to replace the complicated current two-tier system. From April 2016, this will provide clarity about what individuals can expect as well as benefit many women, self-employed people and the low-paid. The full level of the state pension will be set above basic means-tested support, so people will have greater confidence in the value of saving into a private pension.

We are helping millions to save more – and get the benefit of an employer and Government tax relief contribution – through their own workplace pension with the roll-out of automatic enrolment. Over 5m people are now in, with all of Britain's large employers on board and we are expecting to enrol around 5m more people in the coming years. To help them to save with confidence we are bringing in a cap on charges on default funds in defined contribution pension schemes.

Having got millions of people in to workplace pensions we need to get them saving more than the bare statutory minimum of 8%. I like the idea that when you start a job the norm is that each time you get a pay rise a part of the extra cash goes into your pension, building up gradually to a worthwhile sum. You could

opt out of this 'automatic escalation' but unless you actively chose to opt out, you would gradually contribute more.

Finally, the ground-breaking pension freedoms we introduced in the last Budget should give people the freedom to choose how they spend their pension pots – money that they have earned and responsibly saved over their working lives. We are helping people make these big decisions with clear impartial guidance from Pension Wise.

At the heart of a liberal pension system lies the belief that the best person to look after your money is you. This is why the Coalition Government has taken the major step of releasing savers from the effective requirement to purchase an annuity with their pension pot. Under previous governments, the fear that some people may make bad decisions stopped everyone being free to choose how best to use their own money.

Of course, our liberal values mean that, whilst we must give people this freedom we must also give them the right support. Whilst it is difficult to regulate products that don't yet exist, I am clear as a Liberal Democrat that we must watch the industry like a hawk and step in if necessary to make sure we do not have a repeat of some of the past horror stories for which the pensions industry has unfortunately become all too well known.



Despite the biggest reforms in a century, the work on making our pensions system fit for the next hundred years is not yet done. The Liberal Democrat manifesto for the 2015 General Election will continue to build the foundation of a more secure and sustainable future for pensioners. This is why we will make sure pensioners can benefit from our plans to increase the income tax threshold to £12,500, and to write the Triple Lock into law, to ensure that pension rises also match or exceed increases in living costs. Senior citizens bus passes would also be protected, while to help balance the books, the wealthiest five per cent of pensioners would no longer be entitled to free TV licences and winter fuel payments.

We also intend to look further into introducing a single rate of tax relief for pensions, designed to be simpler and fairer and which would be set more generously than the current 20% basic rate relief, which most people currently receive.

I believe that this is a proud record of action, which demonstrates the difference which Liberal Democrats participating in government can bring.

Steve Webb MP
Minister of State for Pensions

Did you know we welcomed almost 600 retired officers for treatment at our centres last year?

“The treatment given to me was fantastic and cannot be compared to anywhere else in the UK. I don't know what I would have done without the Physio's help at the Police Treatment Centres. People just don't realise how much they support Police Officers and retired Police Officers like me. I can't praise the charity enough so please help support other serving and retired Police officers who need treatment.”

David House (Retired Officer)



The Police Treatment Centres



Help to keep our centres at the forefront of care and support for retired and serving officers by taking advantage of our offers:

BED & BREAKFAST

Whether you want to explore the beautiful Yorkshire or Perthshire countryside or get involved with the plentiful activities on offer in both areas, our centres have something for everyone. Offered at both St Andrews and Castlebrae and enjoyed by an amazing 500+ guests so far, our B&B weekends have raised valuable funds for the PTCs – funds which go straight back into the charity, enabling us to upgrade existing facilities and services.

“The whole weekend was great, and we would not hesitate to visit again.”
Ann & Paul Walker

To find out more visit
www.thepolicetreatmentcentres.org/hospitality-offers/b-and-b



Your
Chance
To Win
£1000
Every
Month!



Funds raised by the lottery help us to provide even more top-quality physiotherapy and stress-relieving treatments to serving and retired officers who really need it. What's more we have been able to pay out over £30,000 in prizes!

“I never could repay St Andrews for my treatment – when the opportunity arose to take part in the PTC lottery I jumped in with both feet.”
Mike Clipston (Retired Officer)

To join the lottery visit our website at
www.thepolicetreatmentcentres.org/fundraising/lottery
or ring the hotline below for a form

Lottery hotline 0870 058 5957

You can also make one-off or regular donations to us at
www.thepolicetreatmentcentres.org/fundraising/donating – **THANK YOU**

EXCLUSIVE OFFER
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JOSEPH TURNER
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1 OAKLAND DECK SHOE

• Full-grain oiled & nubuck leather upper
• Rubber sole • G fitting (wide) • Available in UK 1/2 sizes from 7 to 11 and also 6 and 12

MFSDON £99 OFFER £59.40



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Sand

2 FRIPP DECK SHOE

• Full-grain oiled leather upper (Elk) • Oiled nubuck upper (Sand) • Rubber sole • G fitting (wide) • Available in UK 1/2 sizes from 7 to 11 and also 6 and 12

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Saddle

3 AUGUSTA DECK SHOE

• Oiled nubuck upper (Sand) • Full-grain oiled leather upper (Elk) • Rubber sole • G fitting (wide) • Available in UK 1/2 sizes from 7 to 11 and also 6 and 12

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4 CREEK DECK SHOE

• Oiled nubuck upper (Sand) • Pull-up leather upper (Saddle) • Rubber sole • G fitting (wide) • Available in UK 1/2 sizes from 7 to 11 and also 6 and 12

MFSDCR £99 OFFER £59.40



Tan



Tan

5 TAHITI SANDAL

• Nubuck upper with padded lining • 3-strap adjustment • Cushioned leather foot-bed

• Available in UK full sizes only 7 to 12

MFSDTA £62 OFFER £37.20

6 FIJI SANDAL

• Nubuck upper with padded lining • Cushioned leather foot-bed • Available in UK full sizes only 7 to 12

MFSDFJ £59 OFFER £35.40



**HURRY THIS OFFER ENDS
ON 30TH JUNE 2015**

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Your order will be despatched within 48 hours of receiving your order, subject to stock. If you're not entirely satisfied with your products, you can return them to us by FREEPOST within 60 days for a hassle free exchange or refund.

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01845 575 100

Call centre opening hours: Monday to Friday 8.30 - 6.30pm and Saturday 10.00am - 3.00pm

Insurance news

Same great Police Mutual service for NARPO members



The Police Mutual Liverpool office



It's been just over a year since we moved into our new offices at 20 Chapel Street in Liverpool, which were officially opened by the Chief Constable of Merseyside Police, Sir Jon Murphy QPM.

Our move to larger offices has allowed us to grow our Liverpool team so we can meet even more of our members' needs. Last year, over 9,000 new NARPO members benefitted from our home and motor insurance.

There are now **95** members of staff based in Liverpool, including our **16 dedicated** NARPO call handlers. Between them, our NARPO team have over **165 years' service** and many of our members enjoy speaking to the same person each time they call.

Although there have been some important changes for us in the last year, in many ways we're still the same. When you call us, you can be reassured that our team of friendly, helpful expert advisers still offer the same great Police Mutual service and value for money products you've always enjoyed from us.

We have been working with NARPO for more than 30 years now and over this period we have spent time listening to members and fully understanding what they want and expect from their insurance.

Did you know...

- Last year we helped over **2,900** NARPO members through the claims process
- We paid out over **£9.3m** ^ for our NARPO members in car and home insurance claims
- NARPO members switching their home insurance to us saved on average £122*
- NARPO members switching their car insurance to us saved on average £103*
- Over 90% of our NARPO members and their families renew their car and home insurance with us each year

A quality service exclusively for NARPO members

The policies we arrange are designed specifically to reflect your needs and give you peace of mind. Our NARPO car insurance policies take the stress out of insurance by offering, as standard, uninsured drivers cover, a lifetime guarantee on repairs when using our recommended repairers and a courtesy car if you need one.

And our NARPO home insurance comes with domestic emergency cover as standard (up to £500 per claim), and replacement of contents as new. Certain terms and conditions apply, so please call us for further details.

To make it even easier, Police Mutual will **pay any cancellation fee** your current insurer charges when you switch your car and home insurance – **up to £125**. So you don't have to wait until your renewal month to potentially save on your insurance.

And don't forget **families** of NARPO members can also benefit from the outstanding service and quality of NARPO car and home insurance. This includes partners, brothers and sisters, children and grandchildren of NARPO members.

Call us today for a quote on 0845 758 5878 and find out why so many NARPO members choose us.

**Average premium savings of £103 and £122 is based on 26% of all NARPO car insurance members and 29% of all NARPO home insurance members who provided their existing premium and switched their insurance (inbound sales only) from January – November 2014. ^ Claims submitted from December 2013 – November 2014.*

PMGI Limited, trading as Police Mutual, is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales No. 1073408. Registered office: Alexandra House, Queen Street, Lichfield, Staffordshire WS13 6QS. For your security, all telephone calls are recorded and may be monitored.

Our car and home insurance is provided by Royal & Sun Alliance Insurance plc.

NARPO Private Medical Insurance Scheme



As the NARPO group private healthcare scheme enters its eighth year, it continues to prove hugely popular with members. NARPO members have the opportunity to avail of an affordable healthcare scheme with a first class healthcare insurance provider..

Many of you are already aware that NARPO has teamed up with THIG – The Health Insurance Group - and AXA PPP healthcare, to offer NARPO members the opportunity to join a group private medical insurance scheme, set up exclusively for NARPO members and their dependents.

In the current economic climate, the NHS faces even greater challenges than ever before, particularly with cleanliness, waiting lists, and the non-availability of certain key drugs and treatments. NARPO realised that many of members would value the peace of mind that an affordable group private healthcare scheme offers. Our exclusive healthcare scheme presents an opportunity for all NARPO members to avail of an excellent package of benefits, at very competitive rates, with one of the market leaders in the healthcare sector.

AXA PPP healthcare has over 70 years of experience helping people to secure healthcare cover, making them one of the longest established medical insurers in the UK. They are also one of the largest. They look after the healthcare insurance needs of over 2 million customers in the UK and abroad, and last year paid out more than £700 million in healthcare benefits.

The scheme has been arranged through THIG - The Health Insurance Group, who are one of the leading independent specialist healthcare insurance intermediaries in the UK, and who are authorised and regulated by the Financial Conduct Authority (FCA). THIG has abundant experience of arranging healthcare insurance cover within the police family in the UK, and we are delighted with the terms and conditions that THIG have negotiated on behalf of NARPO with AXA PPP healthcare. Members can benefit from:

- Full private in-patient cover
- Full cover for day-patient procedures
- £1000 per person per year for private consultations, tests and out-patient treatment
- MRI/PET/CT scans covered in full
- Private cancer cover
- Optional world wide travel cover

There is no qualifying period before claiming, however, an excess of £100 per person per year is payable in the event of making a claim.

Moratorium underwriting terms have proven to be particularly good value for members joining the scheme.

The two year moratorium ensures that new conditions that occur after a member joins the scheme are covered immediately. Conditions that occurred more than five years prior to a member joining the scheme will also be covered immediately, provided that the condition has completely cleared – no symptoms, no medication, no advice, and no treatment, during the previous five years. However, conditions that occurred during the five years prior to joining the scheme are subject to a two year qualifying period, or moratorium, and will be covered two years after joining the scheme, provided the two year qualifying period is clear of any symptoms, treatment free, and with no advice or medication.

Please note that this offer does not apply to existing members of the scheme, or new members joining with Medical History Disregarded terms, or on Switch terms from another insurer.

Benefits are subject to the terms and conditions pertaining to the policy, which will be provided to all applicants.

There is a No Claims Discount mechanism built in to the scheme, to ensure that members who do not make claims are rewarded with very stable premiums at renewal each year, which are unaffected by the claims of other members of the scheme.

Members can join the scheme at the beginning of any month, and the scheme renews on 01 March each year.

We would also point out that the scheme is only available to our members who are resident

in the United Kingdom. The scheme is not available to members who permanently live outside the UK.

Worldwide travel cover is available as an optional extra to the healthcare scheme. A full list of benefits can be obtained on request. There is no age limit, and medical history is disregarded for the purposes of travel cover. Trips can be up to 65 days duration, and the maximum time abroad in any insurance year is 183 days.

Monthly rates for new moratorium terms for the year ending 29 February 2016 are outlined below. Monthly premiums for a couple are based on the age of the main member:

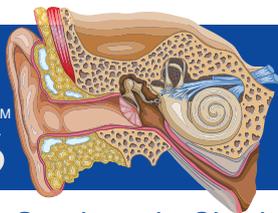
	Single	Married
50	£50.01	£94.12
51	£51.60	£97.15
52	£53.30	£100.37
53	£54.98	£103.56
54	£56.78	£106.98
55	£58.61	£110.45
56	£61.10	£115.19
57	£63.70	£120.13
58	£66.43	£125.31
59	£69.21	£130.60
60	£73.25	£138.28
61	£76.96	£145.31
62	£80.46	£151.98
63	£84.03	£158.77
64	£87.79	£165.91
65	£91.72	£173.37
66	£95.85	£181.21
67	£100.18	£189.43
68	£104.69	£198.00
69	£109.41	£206.98
70	£114.37	£216.40
71	£119.53	£226.20
72	£124.93	£236.47
73	£131.59	£249.13
74	£138.48	£262.20
75	£145.70	£275.93
76	£153.33	£290.44
77	£161.37	£305.70
78	£169.72	£321.57
79	£178.50	£338.26
80+	£187.75	£355.84

For more details about the NARPO Healthcare Scheme:

Freephone 0800 112 4815

(lines open 9 – 5 Mon – Friday, calls may be recorded)

Or visit - www.healthinsurancegroup.co.uk/narpo



Socially Responsible Members' Hearing Services, in Charitable Partnership with NARPO

Important Members' Announcement!

"the very best in safe, efficient care in a hygienic, luxurious first class environment"

Hearing Star is to fund the first of five state of-the-art Audiology and ENT clinics for members of organisations working in charitable partnership. The development of first class services offered by the charitable company will go beyond expectations and represent the best of what is currently possible for the hearing impaired and those suffering from conditions of the ear, nose and throat.

In addition to the service provided in the comfort of members' homes, each Hear Life clinic will comprise of a full ear, nose and throat (ENT) facility, however the main focus will be on delivering outstanding performance in hearing whether on duty or retired.

As well as fitting hearing instruments to treat age related hearing loss, the company will also specialise in fitting technology that may be worn by those in a variety of hazardous theatres in the fulfilment of their duties.

Each location will receive a staggering £80k fund to meet the company's self-styled first class vision of the service standards that members of partner organisations like NARPO will experience. Fitted with the latest high end, fully digital ENT units at a cost of £60k each, Hear Life will enable the very best in safe, efficient care in a hygienic, luxurious first class environment.

The first site is due to open in Lymington, Hampshire in July, with further sites planned for the North, Midlands and South East.

Cost Price hearing aid batteries all year !



1 Box contains 10 x cards of 6 batteries
IN ANY SIZE 10,312, 13, 675

Boots half price battery "Priority Club"
£17.00 per box. **Our price £9.90**

NARPO members are now able to purchase hearing aid batteries by the box (60 batteries) for just £9.90 + P&P. This price is open to all NARPO members, even if they have not purchased hearing instruments through the NARPO Charitable Partnership with Hearing Star.

As we do not serve the general public, please ensure you have your NARPO number to hand, the first time you order.

No Charge For Remote Control - Now Until End June 2015



Have you been putting off that first step to hear better? Starkey Laboratories are supporting the charitable partnership with NARPO for the first six months of 2015, by providing a light and slim hearing aid remote control without charge for every Z Series wireless hearing aid purchase. At last, full control of your instruments' volume in small steps, for fine adjustment listening to speech or the television. Change the program for listening in different environments without the need to draw any attention to your ears. No more fiddling!

LET US HELP YOU BUDGET AND BUY THE BEST HEARING TECHNOLOGY WITH NARPO 0% APR EASY PAY

It is always a great shock to members who view our regular page in NARPO News for the first time. Often they exclaim "I've spent £3,500 just six months ago!" and ask us to confirm the price we charge via our exclusive members service. It is difficult for us to explain that despite spending all that money, they haven't actually got top of the range 16 to 20 channel instruments. It is in reality rather sad, especially when they have had to stretch their budget to afford the instruments.

Over 50% of members make full use of our 0%APR easy payment terms without admin fees, interest charges or onerous terms and conditions. Not only do members save on the buying price, but also the facility to budget and hear as well as possible.

Maximum price for two instruments £2375. Pay a deposit of £1175.

Make 12 monthly payments of £100 with no interest or charges.

TWO TOP 16 channel hearing aids from £1895 to £2375 depending on your lifestyle. Prices do not increase with smaller hearing aid styles. High Street price typically £4,000. Internet £3k

For a brochure: NARPO@hearingstar.org.uk Tel: 0800 03 23 771

Regulating Branch and Royal Navy Police Association (RBA93)

The RB & RNPA was formed in 1993 with the primary intent of providing a link between serving and former members of the Royal Navy Regulating Branch (now the Royal Navy Police). We have a regular Journal, the Hearsay Herald, which is published in both hard copy and email format and sent to all of our members, associate members and widows and also every serving Royal Navy Police Officer onboard all of HM Ships and Shore Establishments.

Your Chief Executive, Mr Clint Elliott, has kindly allowed me the opportunity to reach out with the objective of raising awareness of our Association and hopefully contacting those of you who perhaps, prior to becoming police officers, served in the Regulating Branch or Royal Navy Police and who would like to consider becoming members of our Association. It's a great opportunity to renew old RN friendships and to 'catch up'. We also hold an annual reunion which enables members to get together socially and which has been a great success to date.

Details of our Association can be found on our website, <http://rba93.com/index.html>

As the Hearsay Herald editor, I am always on the lookout for stories and/or anecdotes from our members related to the Regulating Branch or Royal Navy Police and I would be pleased to hear from you regarding your time in RN uniform and afterwards as a police officer.

If you have any questions or if I can be of help in any way, please do not hesitate to contact me on 01285 850726 or at editor@rba93.com

Peter David



T THOMPSONS
SOLICITORS

STANDING UP FOR YOU



Accident or illness? Keep 100% of your compensation – whatever the injury, however complex the claim.

Contact the NARPO legal service for free, specialist legal advice and representation on:

- Personal injury – at or away from work, on holiday or on the roads
- Serious injury – including brain and spinal cord injuries
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Improving your State pension

Important: This information only applies to people who reach State pension age on or before 5 April 2016.

Class 3 National Insurance contributions – to boost your basic State pension

At present, some people who receive less than the full weekly rate of basic State pension (£115.95 for the 2015/16 tax year) are able to improve their State pension income by making voluntary **Class 3 National Insurance contributions** (NICs). These are intended to fill gaps in the person's National Insurance (NI) record. This, in turn, improves their basic State pension by adding to the number of 'qualifying years' (years of NI which count towards the State pension and some other forms of State benefit) the person has built up.

Anyone reaching State pension age between 6 April 2010 and 5 April 2016 will require 30 qualifying years of NICs in order to receive the maximum weekly basic State pension. Class 3 NICs give people who don't have the required number of qualifying years the opportunity to increase their State pension income by 'buying back' years – this means that the person can pay NICs retrospectively to give them more income in retirement. It's important to note that there are set criteria on who can do this, and that the rates vary depending on which tax years you wish to buy. To find out more about who is eligible, visit www.gov.uk/voluntary-national-insurance-contributions.

Class 3A National Insurance contributions – to boost your Additional State pension

From 12 October this year, it will become possible to make Class 3A NICs, under a scheme announced by the government in late 2013.

The new Class 3A voluntary contribution rate will provide the opportunity for men born before 6 April 1951 or women born before 6 April 1953 to boost their additional State pension by making a one-

off payment to guarantee higher weekly pension income in the future.

The government has capped the amount of State pension top-up which can be earned at £25 per week. The amount of Class 3A contribution required to gain the top-up will depend on the age of the person contributing; the older the person, the lower the cost of the Class 3A contribution, as it can be assumed that the older the contributor, the shorter the period over which they will be drawing their State pension. The value of the top-up contribution (listed by age) can be found at www.gov.uk/government/publications/additional-state-pension-top-up. There is also a calculator which will tell you how much your personal top-up would cost – visit www.gov.uk/state-pension-topup.

Between 50% and 100% of the State pension top-up amount you gain through this system will be inherited by your spouse or civil partner on your death.

Deciding whether to pay voluntary NICs

If you are eligible to pay either Class 3 or Class 3A NICs (or both), then you must evaluate firstly **whether this is necessary** and secondly **whether you are likely to gain in the long term from the payment**.

In general terms, making Class 3 NICs (if there are gaps in your NI record) will have a greater impact on your weekly State pension amount. This is because any year you 'buy back' will be worth 1/30th of your basic State pension (in the April 2015/16 tax year, this would mean an additional £3.86 per week of basic State pension for each qualifying year bought). For this reason, it makes sense for Class 3 NICs to be considered ahead of Class 3A if you are eligible for both schemes. This means you should consider filling in any gaps in your qualifying years ahead of deciding whether you should top up your additional State pension.

Whether or not you should make voluntary NICs depends on your personal situation; there is no single right answer for everyone and there is a risk when paying voluntary NICs that you may die before you have seen the benefit of making the extra contribution. The risk is similar to that faced when deciding whether or not to put off claiming your State pension (known as State pension 'deferral') in order to claim a higher amount of State pension in the future.

The Department for Work and Pensions (DWP) should contact you to notify you if there is a possibility of purchasing extra qualifying years to improve your basic State pension. State pension top-up, however, is a scheme which you must opt-in to yourself if you are interested.

The first step in assessing whether making voluntary NICs is necessary is to check your NI record for gaps. Following this, you should obtain a State pension statement (if you haven't done so already) by contacting the **Future Pension Centre**.

To check your NI record, visit www.gov.uk/check-national-insurance-record or call the **National Insurance Helpline on 0300 200 3500**.

To obtain your State pension statement, visit www.gov.uk/state-pension-statement or call the **Future Pension Centre on 0845 3000 168**.

There is a calculator available on the Money Saving Expert website which will provide you with a rough guide on the worth of buying back qualifying years and how long it is likely to take you to gain from the payment. If you would like advice tailored to your own circumstances, you should consult a qualified Independent Financial Adviser (IFA). You can find an IFA in your area by visiting www.unbiased.co.uk. Please note that an IFA is likely to charge you for their services.

Where can I find out more?

If you haven't yet reached State pension age, the government website has a section on planning your retirement income which may be useful. Visit www.gov.uk/plan-retirement-income. For those who have already reached State pension age, the Pensions Advisory Service provides guidance and information on this and a wealth of other subjects. Visit www.pensionsadvisoryservice.org.uk or call **0300 123 1047**.

Article courtesy of Wordshop.

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Questions from Members



Frustrated with your computer? Just ask us and we will help

Staying safe and savvy when shopping online!

The ability to shop online, and use auction sites like ebay, have existed now in their current form for around 15 years. Over that time the processes have become more streamlined and it's now very convenient – and often cheaper – to shop online. Many people still have valid concerns about the safety and security of the transaction, so here are a few bits of advice to stay safe online.

Only use https.

Most e-commerce sites you come across nowadays will use https, a secured web transfer protocol that encrypts the traffic going between your browser and the server. Look for it at the top of your browser – it will look something like this:



Depending on the browser you use, depends how the above is displayed but generally the elements across all the common browsers are similar – the bar or part of the address is green, and always the address begins in https. Some sites, like ebay, change to https when you are signing in or about to transfer sensitive data, this is important. Before interacting with an e-commerce website, particularly at the payments stage, always check that it's using https by looking at the address bar. If not, I recommend against going further as your payment details and personal information will be transmitted to the server with no encryption. This means that someone snooping on your connection (which isn't unheard of on public wifi connections) will be able to

garner your details very easily, and then use them elsewhere fraudulently.

Use a credit card rather than a debit card.

Credit cards, even if you never intend to carry a debt or balance, are still worth their weight in gold when it comes to purchasing online. Not only do you get purchase protection on items worth over £100, if there's a flaw in the online system or you do get scammed, it's not your personal bank balance that is affected – the credit card company takes the hit and in most cases will favour the customer unless there is obvious negligence or fraud being committed. Such examples would include sharing your PIN or knowingly letting the card leave your possession.

Paypal helps.

If you want an extra layer of protection, or don't have a credit card, Paypal is a convenient way to pay that acts as a buffer between the website and your method of payment. It also saves you typing in your details every time you go to buy something, and many websites now support it as a method of payment. It's also a good way of getting around the fact that some websites might not take certain card types, e.g. Maestro or AmEx – if they take Paypal, you can use your Paypal account to pay with said card type as long as it's linked with your Paypal username.

Deceiving isn't believing!

Although it tends to be less common now, look out for double negatives or strange terms in the small print. Check that you are indeed buying an original item and not just its packet – it can be harder to argue the case if the terms do state this. The same applies for postage costs – an item may look very cheap for what it is, but look at the postage costs – if its astronomical that's where the real charge is. These instances are



becoming less common as sites like ebay are cracking down on it.

Question

The mousepad on my Acer Windows 7 laptop does not work, in that it does not move the cursor. I am therefore unable to undertake any transaction apart from switching computer on and off. It sounds like a mechanical problem but before I take it for repair is there a simple solution?

Answer

Quite often this is a simple fix. There is normally a button on your laptop's keyboard on the F buttons (F1, F2, F3, F4.....etc)

Hold your function button ("FN" – usually bottom left of the keyboard) and look for the F key that resembles a mousepad and pressing both of these keys turns the mousepad on and off. An online knowledgebase suggests the likely key to be F7.

If all of this fails then you may need a replacement mousepad which will cost a lot more than a USB mouse, so my advice (if FN+Fbutton doesn't work) would be to buy a USB mouse.

Send your email queries to narpo@bc-group.co.uk and one of our IT Consultants will reply to your mail in layman's terms or call Nicky Kidd on 01369 706 656

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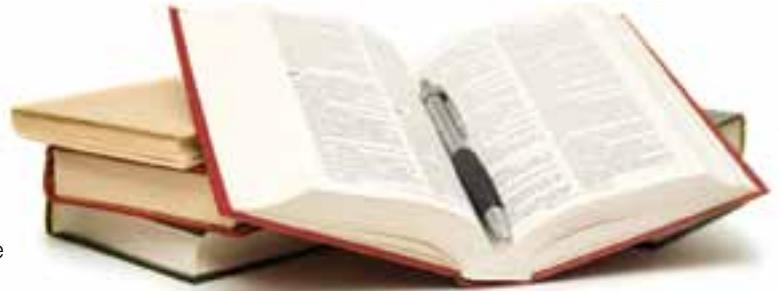
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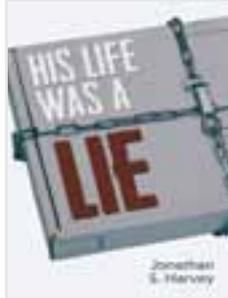
info **Ordering books:** Please do not ring the NARPO office to order books. Please visit your local book store and quote the ISBN number listed - they will then order the book for you.

His Life Was a Lie

By Jonathan S. Harvey

Sir Roger Knight seems to be a classic British success story – he has a rock-solid business, a comfortable suburban home, an adoring wife and daughter, and a knighthood, to boot. But beneath the outward trappings of respectability and conformism is a very different tale - whose roots lie in the murky wheelings and dealings of the dying days of the Third Reich.

When Sir Roger and his wife Mary are subjected to a savage burglary and long-forgotten documents go missing, his whole world begins to fall apart. Corrupt policemen, petty criminals, government agents and ruthless assassins alike will stop at nothing, it seems, to get their hands on the stolen papers and a chain of terrifying, brutal events is unleashed.



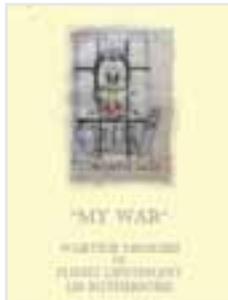
Available at Amazon. ISBN-10: 1909984337 ISBN-13: 978-1909984332

My War

By Les Rutherford

The remarkable story of Flight Lieutenant Les Rutherford who served in both the Army and RAF during WW2. He joined the 51st Highland Division in 1939, where after being stranded in France following the Dunkirk evacuation, he escaped the Germans by swimming the English Channel pushing a wooden door in front of him and on it was a soldier who couldn't swim. Successfully returning to England he transferred to the RAF 50 Squadron based at Skellingthorpe near Lincoln, where he completed many successful operations over Europe before being shot down near Frankfurt. He spent the rest of the war in the POW camp Stalag Luft III which was made famous by the movie the 'The Great Escape' starring Steve McQueen. Les tells of the day they were informed of the shootings of 50 of their comrades when they were captured after the escape and also of the hardship of life in the camp.

The book is available from mywarrlr@aol.com, priced £10. The whole amount from each book will be donated to the Lincoln Bomber Command Memorial Fund.



The Irish Detective in Yorkshire

By Gerry O'Shea

An exciting true story of a young man's upbringing in rural Ireland - an area untouched by crime or discrimination but lacking in career opportunities. His eventual immigration to England was at a time when being Irish was not so popular. This book details the trials and tribulations of a young Irishman coping with a new lifestyle while steadfastly holding on to his own beloved culture. He eventually joined the police service and rose through the ranks to become a senior detective. This book chronicles how he dealt successfully with integration, overcoming discrimination and gives a true account from his own perspective of how he managed a workload of the most serious crime whilst maintaining a happy and settled family life. This is a unique insight into the life and work of Gerry O'Shea - the Irish Detective in Yorkshire.



Available via Amazon ISBN-10: 1849636176 ISBN-13: 978-1849636179

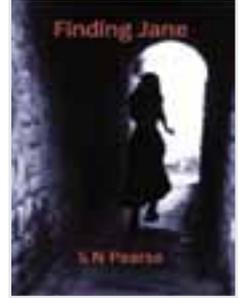
Finding Jane

By S. N. Pearse

When a body is discovered beneath the iconic Whitby Abbey following a landslip there seems little reason to link it to a missing person report from West Yorkshire; after all, the absent young woman is a God-fearing Daddy's girl and all reports suggest the female found is far from that.

Jane Hammond, however, may not have been all that she was brought up to be and her alternative Goth lifestyle creates problems for those investigating her death.

This debut novel takes the reader through many twists and turns as the days leading up to Jane's death reveal her secretive, diverse and promiscuous lifestyle which subsequently challenges the minds of the investigating officers as they unpick her final days.



Available at Amazon (ISBN: 978-1784077471).

Think of Those Denied the Privilege

By Mick Rine

My book tells the true story of a boy growing up in a large family in post war Hackney, London. I reminisce about my life experiences, both as a child and a teenager, which were an education in themselves. On leaving school I did a five year apprenticeship in engineering, married and had children of my own. I then joined Northamptonshire Police Force and among other things, became one of their Longest Serving Detectives. I feel that my upbringing prepared me well for the many horrendous and varied cases that I refer to in my book. The title relates to the sad loss of life at an early age of family, friends, complete strangers and victims of serious crime. Despite all of these experiences I feel that I have had a great life thus far, and invite you to join me on the journey.

Available at Amazon. ISBN-10: 0953703746 ISBN-13: 978-0953703746. Contact the author direct at: michaelr95@yahoo.co.uk or 07977 136917



featurebook

Blind Murder

By Stephen Collier

Bingham Tyler is a PSYCHOPATH....

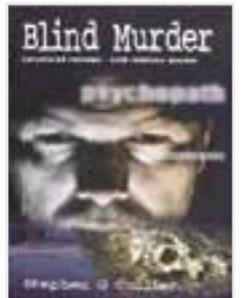
Bingham Tyler wants Jim Kingsfield DEAD...

Bingham Tyler seeks his REVENGE....

In 1994 a woman is found stabbed to death on a Northampton council estate by probationary PC Jim Kingsfield - his first murder.

Eighteen years later, Detective Inspector Jim Kingsfield, now married to forensic pathologist Kirsty, is unaware that he and his wife are being targeted by Bingham whose lust for revenge will have explosive and life changing consequences for them all.

Jake Jordan is a traffic cop thrown into this revenge-fuelled mix, putting his job to the test while his marriage falls apart.



Available at Amazon. ISBN-10: 1910266876 ISBN-13: 978-1910266878

NARPO MEMBER'S £22,000 REFUND FROM BANK HOW MUCH COULD YOU BE OWED?

With years of experience in the Payment Protection Insurance miss-selling business, we've claimed refunds for people all over the country. Having helped a large number of serving Police Officers, we didn't want NARPO members to feel left out. Even now, with the widespread press coverage, a huge number of people still haven't investigated whether they have been miss-sold this insurance, and are due a refund. Many are even unaware that they had taken it out, whilst others felt pressurised into purchasing it. At **Active Credit Reclaim** we realise that some members of the public are a little daunted by the thoughts of dealing with a claim themselves. Some are too busy, or cannot find any paperwork. If you have **EVER** had a credit card, bank loan or HP you may have been sold this insurance, and if it was miss-sold to you, the lender could owe you **£1000's!**

FREQUENTLY ASKED QUESTIONS

"I've had loans and credit cards in the past but I don't have them anymore. Can you still help?"

Yes, so long as you can remember who you borrowed from we will apply to the lenders at no cost to you, and ask them to send us details of all loans and credit cards you have held with them. Once we receive this information we will update you with our findings.

"I'm pretty certain I've always refused this type of insurance in the past. Is it still worth investigating?"

Yes. Many people tell us that they don't think they have been sold PPI in the past, but often we will find evidence that clients weren't aware of. It will cost you nothing for us to find out for you. You may be surprised.

How much does your service cost?

We charge no upfront fees whatsoever. If we investigate your lenders and find no evidence of PPI being sold to you, we will advise you and close the file. There is no charge for this. Our success fee (25% + vat of refund) is only payable IF we win your claim. If we do not win, you owe us nothing.

How much is the average refund?

If your claim is upheld, the lender will have to refund all premiums paid PLUS interest as compensation. The average refund is approximately £3000.00.

Just some of our recent successful claims for NARPO members

Mr L awarded over **£22,000** from **Lloyds TSB** for mis-sold PPI on his **loans and credit card**

Mr F awarded over **£7500** from **MBNA** for mis-sold PPI on his **credit card**

Mr D awarded over **£10,000** from **Barclays** for mis-sold PPI on his **overdraft**

Mrs T awarded over **£2700** from **Co-operative bank** for mis-sold PPI on her **loans**

Mr L awarded over **£9500** from **Blackhorse** for mis-sold PPI on his **loans**

Mrs A awarded over **£9500** from **Barclays** for mis-sold PPI on her **credit card**

Mr K awarded over **£2600** from **Halifax** for mis-sold PPI on his **loans**

Have you had a Barclays overdraft?

Barclays added PPI to a huge number of overdraft facilities. One NARPO member was awarded over £10,000 for the mis-selling of this insurance on his current account.

**To find out more –
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or 01707 649 688**

Email us: activecreditclaim@btconnect.com
or go to activecreditclaim.co.uk and "request a call back"

Remember, we are here to help YOU!!!

Police Roll of Honour Trust Thanks Staffordshire NARPO



On Saturday 7 February 2014 a presentation was made to Staffordshire NARPO in appreciation of its support of the Police Roll of Honour Trust with a contribution towards a memorial to UK and Cypriot police officers who died during an emergency on the island during the 1950s.

The emergency first started in the mid-1950s against the British Colonial power by insurgents acting for the Greek Cypriots who sought independence and unification with mainland Greece. As the emergency developed it was realised that, in addition to the increase in the British military presence on the island, the colonial police needed to be augmented in its numbers. British Police officers, recruited from across the U.K., including Staffordshire, volunteered to serve on attachment to the island. This detachment was known as the United Kingdom Police Unit to Cyprus (JKPU). Some 1000 officers served on the island during the period, some for more than one period of attachment.

One of those was Staffordshire NARPO member Harold Wright QPM, CPM. During the period eleven police officers lost their lives while serving on the island, eight of whom died at the hands of the terrorists. The others died from accidents or natural causes. Of these most were buried on the island and a few were taken home for burial.

An appeal for funds to erect a memorial was supported by Staffordshire NARPO and it was unveiled in a ceremony on Remembrance Sunday, 9 November 2014 in the old British Cemetery in Kyrenia in northern (Turkish) Cyprus.

Steve Lloyd, on behalf of the Police Roll of Honour Trust, attended the latest Staffordshire Branch meeting to thank the Branch and its members for the support given. He presented a shield, which was accepted by Harold Wright.



Harold spoke movingly about his experiences on the island, and his memories of colleagues killed during that time, including the resident population caught in the violence, murders which became a day to day occurrence for the UK officers to investigate.

The shield will be displayed in the NARPO Branch office at Stafford Police Station.

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If it's interesting, we will let you know...

info You can email your
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depceo@narpo.org

Northumbria Branch of NARPO



It was a gala evening recently for six members of Northumbria Branch Committee. The event was the presentation of Life Membership Certificates to the members for their exceptional services over the years to the Branch. The picture above shows the award recipients together with Branch President, George Harper, extreme left and Branch Chairperson, Ken Watson, far right of main group

The six 'Lifers' without remission are recognised for the following services to the Branch:

Wilf Laidler: an active member and tireless supporter of the Branch. Wilf has been particularly recognised for his continuing work in regard to welfare issues and in particular the Northumbria Police Benevolent Fund. (2nd left above)

Bob Bowring: a stalwart supporter of NARPO who has, over many years, supported the Branch and its social functions. Bob has also rendered assistance to the less agile Branch members. He has been a regular conference attendee. (3rd left above)

Percy Mather: a dedicated and respected committee member, in recognition of his IT and literacy skills as editor of our in-house Branch magazine, the 'Northumbria Bobby'. (4th left above)

Ken Dodds: is recognised for his dedicated years of work for NARPO. Ken has been a regular contributor of articles for the branch magazine, the 'Northumbria Bobby' and he is also recognised for his duties as an auditor of the branch accounts. (5th left above)

Alan Tailford: a former Branch secretary, and current treasurer. Alan is recognised for his conscientious commitment to NARPO and the development of IT systems. (6th left above)

Walter Carr: an active committee member for 22 years and a prime mover as an organiser within the social committee during this period. Walter has been a keen supporter of the many and varied social events.

All bar one of the above members were presented with their life membership certificates at a recent Branch open meeting by the Branch President, George Harper. Walter Carr, who was absent from that meeting, was later surprised in the manner of 'This is your Life' at the Annual Social Evening.

Ken Watson, the Branch chairperson, said, "We wish all these 'Life Members' a long and continued involvement with NARPO. These are the people who make our organisation what it is today by their selfless contributions to fellow members."

Thirty Two Years' Service to NARPO



Staffordshire Branch President has awarded the Chief Constable's Certificate of Achievement to Ronald Thomas Hill (Ron) who retired from Staffordshire County and Stoke-on-Trent Constabulary on 12th February 1973. At that time, on the instruction of Harvey Birch, Staffordshire NARPO Branch Vice Chairman, he joined NARPO. Ron and other retired officers attended NARPO meetings at Tamworth, and sometimes at Burton-on-Trent.

In 1983, Ron suggested to Norman Rushton, retired superintendent, that they form a Lichfield Branch of NARPO. Ron wrote to the Chief Constable, Arthur Morgan Rees, asking his permission to form the Branch; this was granted, and the Chief Superintendent at Lichfield wrote to all the retired officers of the area inviting them to attend. The first Meeting was held at Lichfield Police Station. Ron was elected Secretary and, in order to become financially viable, they received £25 from the Staffordshire Branch, and West Bromwich Branch loaned them £25, which took them three years to pay back. In the intervening year, Branches in Staffordshire agreed to become Sub Branches merged under one county Branch.

Ron remained as secretary for 17 years, until 2000, when a bout of illness forced him to stand down.

In 2004 Ron was elected as Vice Chairman of the sub branch and, when the chairman, Tom Gould, stood down due to ill-health in November 2006, Ron was elected as chairman.

Ron remained Chairman of the sub branch until January 2015, when he decided to retire at the age of 93.

Ron has also served on the Branch Executive Committee. Ron's first priority always has been, and always will be, the welfare of NARPO members.

Photo from left to right: Des Lockwood (Branch Secretary), Gerry Robinson MBE (Branch Vice Chairman), David Cliff (Son in Law), Chief Constable Jayne Sawyers (Branch President), Mark Judson (Branch Chairman), Ron Hill (Lichfield Sub Branch), Phil Goodwin (Lichfield Sub Branch), Susan Cliff (Daughter), and Linda Hicken (Lichfield SubBranch).

Joseph Henry Kitchener White, born 29 January 1915

Joe was born in Exeter but moved as a child to Shillingstone – a small Dorset village – where he attended the local school until he was 14 and during this time he became a scout and sang in the local church choir.

On leaving school he became a trainee gardener at one of the manor houses in Dorset and his love of gardening, especially growing vegetables, has never left him.

He left Dorset at age 18, going to London where he joined the Coldstream Guards based at Chelsea Barracks and served five years as a Guardsman, often on sentry duty at Buckingham Palace and also taking part several times in the ceremony of Trooping the Colour, and it was during this time that he met Hilda, a young Welsh girl whom he later married.

Leaving the Guards he joined the Cheshire Police, moving to Crewe just before the start of the Second World War. In 1939 he was called upon to serve his country and re-joined the Coldstream Guards and was promoted to the position of Sergeant. He fought for our country until 1945 and was involved in the latter part of the D Day Landings and took part in the liberation of Brussels.

On demob at the end of the war he returned to the Cheshire Police Force, by which time he and Hilda had three young children and they moved to Shavington, Crewe, where he became the village bobby on his bike looking after the local community. He was promoted to Sergeant in 1952 and his family moved to Poynton. In 1963 he was transferred to Macclesfield, remaining there until his retirement from the Police.

Before leaving full time work in 1978 Joe worked as a Security Manager for Ciba Geigy and with Hilda moved back to Poynton where they



enjoyed a happy retirement looking after their allotment, travelling to many European destinations and enjoying their role as Grandad and Nana to 6 grandchildren.

Joe has lived alone since Hilda sadly passed away in 2003 after 64 happy years of marriage.



Well known in Poynton, he celebrated his 100th birthday on 29 January 2015 at home with close family with a presentation of a food hamper from Arigi Bianchi, a NARPO paperweight & tie from the Macclesfield Branch of NARPO, as well as the congratulations from Her Majesty, and the following Sunday with his children, 6 grandchildren and their respective spouses and his 11 great grandchildren at a family party in a local restaurant.

Joe actually waited a little time following his retirement to join NARPO, which he did in March 2006 at the age of just 91!!!

Geoff Allen – Hon Secretary
Macclesfield Branch

Bournemouth Branch Welfare Officer Honoured With Life Membership

At the AGM of the Bournemouth Branch on 5th March 2015, Chris Channell was honoured with Life Membership of NARPO. The certificate and badge were presented by ACC David Lewis and received on her behalf by Heather Batchelor, her friend and Branch Treasurer, due to Chris's serious illness. Chris has been the Welfare Officer for 13 years and wherever there was a need of any kind Chris would willingly give of her time to assist. She is well respected and appreciated by all the members and, although unable to be active now, she still gives advice and encouragement to her successor.



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13 Ridgewood
New Barn, Kent DA3 7LS
Tele: 01474 83290
b.rip@btinternet.com

'THE RECIDIVISTS'

'The Recidivists' is a group of retired detectives who have served on the Divisions of the old 3 Area (East and North East London), Central Squads or have lived in the East and North of London. It has been holding 3 luncheons a year at Chigwell Sports Club which are attended by between 30 and 80 members each time. It was inaugurated about 19 years ago.

**The dates for these
luncheons for rest of
2015 are: 2nd July and
the 3rd December**

If you would like to attend one of these reunions and enjoy a few hours reminiscing and having an excellent lunch, then please contact Maurice Marshall (01494 262964), 'Sandy' Sanderson (01245 328079) or Mick Carter (07702 862572) for further details.

Financial advice

Creating a rising income stream from your investments

We often get asked about how best to create a rising stream of income from an investment portfolio. In a series of three articles we look at this subject in some depth.

In the first article we looked at the basic considerations that need taking into account before investing. Article two now looks at Fixed Interest Investments and article three will discuss Equities and Property.

In the first article we discussed why 'Cash is not necessarily king'.

This brought us on to considering the impact of inflation and the importance of risk and diversification when developing a strategy for creating a rising income stream from your investment capital. One asset class that can be very helpful when looking to create income is what is known as 'Fixed Income':

Fixed Income (Bonds)

Fixed income investments provide a stable and predictable level of income many investors find reassuring. They pay a set rate of interest that does not change, regardless of the prevailing economic environment, and also have a fixed repayment date. Bond prices are influenced by fluctuations in interest rates and the rate of inflation. In addition, corporate bond prices are also affected by individual company or industry newsflow. Changes to UK base rates, which are set by the Bank of England's Monetary Policy Committee, will affect the level of interest paid on cash in a bank deposit account but base rates will not affect the level of income paid on a bond. In an environment of rising interest rates, bonds become less attractive, because investors can more easily achieve a competitive rate of interest from their cash deposits. Similarly, low interest rates increase the appeal of bonds, as it becomes harder for savers to generate an attractive level of income from their cash deposits. When bond prices fall, their yields rise and, when bond prices rise, their yields fall. However, the amount the investor receives – the coupon – is unaffected, so the investor receives the same amount of income,

regardless of the movement of interest rates. Because fixed-income securities tend not to offer any real opportunity for capital growth, bond investors risk seeing the erosion of their investment's real capital value in a climate of high or rising inflation.

Government Bonds

As the name suggests, government bonds are issued and underwritten by a government. UK government bonds – also known as 'gilts' – are regarded as very low-risk investments as, to date, the UK has never defaulted on its debts.

However, because they are a low-risk investment, the level of return available on gilts tends to be relatively low and they offer little protection against inflation. Index-linked bonds are the only exception – they pay a rate of income that is partly influenced by the rate of inflation. If the rate of inflation rises, the level of income they offer is adjusted upwards while, in an environment of falling inflation, the level of income paid will fall.

Corporate Bonds

Corporate bonds are issued by individual companies as a way of raising capital for their businesses. As with gilts, a corporate bond is redeemed at a predetermined date for a fixed sum and, during the life of the bond, the investor receives a fixed amount of interest. Corporate bonds carry a higher level of risk than UK government bonds but that level will vary from one company to the next. High-quality companies are regarded as relatively low-risk, whereas lower-quality companies are believed to have a higher risk of defaulting on their obligations to bondholders.

The level of income paid to bondholders tends to reflect the level of risk involved. Investors who take on a riskier investment are compensated for that risk with a higher level of income. If a company should go bust, bondholders rank higher than shareholders as the company has to meet all its obligation to its creditors – including bondholders – before it considers its shareholders.

It is important to understand the risks of investing in corporate bonds. There can be a substantial difference in quality between one corporate bond and the next. Many of the large fund management houses undertake research to evaluate the potential risk of each bond, but they also often rely on research produced by credit-rating agencies such as Standard & Poor's, Moody's and Fitch. These companies assign a rating to companies that offer bonds. A high credit rating indicates the company is believed to have a low risk of default while a lower credit rating suggests the company presents a higher risk of default.

Bonds may be divided into two classes – 'investment-grade' for the highest credit ratings and 'sub-investment-grade' (also known as 'high yield' or sometimes 'junk') for the lower grades. A lower credit rating means a higher level of income paid, in order to compensate for the extra risk involved. Generally, investment-grade bonds are seen as a relatively lower-risk asset class, while higher-yielding sub-investment-grade bonds are regarded as higher risk.

Collective Bond Funds

Collective funds that focus on government and/or corporate bonds will invest in a managed portfolio that can help you to reduce your risk by diversifying across a range of investments, rather than owning just one or two. Some funds will focus on a specific area of the market while 'strategic' bond funds are 'go-anywhere' portfolios, whose managers take a view on the bond market and focus on the areas they believe offer most value.

If you are interested in adding an element of additional risk to your overall portfolio, therefore, strategic bond funds can offer an introduction to the sub-investment-grade arena or to overseas opportunities.

There is a world of choice out there for income investors. Whether you are a more cautious person or someone willing to take on significant levels of risk in the hope of achieving ultimately higher returns, please do get in touch so we can help you find a solution that meets your individual needs.

If you'd like to review your investment portfolio or discuss the best mix of investments to meet your future needs, please call us on 0845 600 8996 or email advice@pmas.co.uk

Investments can fall as well as rise. You may get back less than you invest.

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RAISING SHEEHY



Rental Ads

Members' Holiday Property Small Ads

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England

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Cosy, renovated 2 bed cottage (sleeps 3) in fishing port of Newlyn . Harbour/sea views. 2 mins to beach and promenade. Level walk to Penzance and local amenities. From £290pw. Please contact : 07737957952 or 07814470948 for more information.

COTSWOLDS - WATER PARKS

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DEVON - OTTERY ST. MARY

Garden Apartment bed and breakfast, sleeps 2 non-smokers. Private Patio. Own entrance. Parking. TV/DVD. Central Heating and Newspapers. Sorry no pets. Discount NARPO rate £55 per night - minimum 2 night booking. Additional property at Kereven, Brittany. Visit www.gardenapartment.org.uk. Tel: 01404 815990/07921723695. Email: gardenapartment@btinternet.com

ISLE OF WIGHT

Retired Victorian railway station, nestled in the South of the island, converted into enchanting cottages sleeping up to 5+1. Large secluded gardens. Spectacular views of surrounding countryside with bridle paths and fishing nearby. Short breaks available. Pets welcome. View website for details: www.whitwellstation.co.uk 01983 730667

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NORTHUMBERLAND

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NORTHUMBERLAND

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Peaceful 2 bedroom cottage sleeps max 4. All inclusive rates. Warm, cosy and comfortable. Well equipped. Oil central heating plus wood-burner. Rural situation near village of Greenhead with an excellent pub. Beautiful views. Pets welcome. Only 5 mins from Hadrian's Wall. Perfect for a relaxing or walking holiday. www.hadrianswall-stanegatecottage.co.uk. Tel: 01697747443

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YORKSHIRE DALES

Recently refurbished two bedrooomed self-catering cottage with panoramic views near to Hawes is the ideal location to explore the Yorkshire Dales. SKY TV, Wi-Fi, heating/ linen/towels included. NARPO discount. No smoking/pets. Website www.thecoachhousehawes.co.uk brochure telephone 01969 667375.

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Wales

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France

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Renovated country farmhouse, two bedrooms, master en suite, second double plus single bed. Family bathroom, Living area, TV, wood burning stove and kitchen. Garden, BBQ, Excellent tourist base. Second two bedroom cottage available nearby (sleeps 5). £280 - £580. 10% discount for NARPO members. Contact Chris Smith smithdavid-et-christine@wibox.fr Tel: 0033 299974550 or 07887744688

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3 storey village house, double and twin bedrooms, sleeps 4, roof terrace, well equipped. Village amenities, near Pezenas, Beziers, Canal du Midi. 20mins to Med coast. 1 hour to Montpellier and Carcassonne, Spanish border 1.5hour. From £45 daily Contact 01825 763164 or sonyadougie@gmail.com NARPO member.

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Over 100 Villa's and Apartments Nerja Region Costa Del Sol Southern Spain, Studio apartments to 5 bedroom villa's with private pools; excellent client testimonials; check out website www.jj-nerjarentals.com or contact Joe Chadwick Tel: 0034 95 2528558 Mobile 0034 656461921 Email: joeinernerja@hotmail.co.uk

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Introducing the Jetstorm – the newest addition to our groundbreaking range of revolutionary water-efficient shower heads from Ecocamel. With several years of scientific research, we have been able to produce a shower head that instantly increases pressure and performance to create an exhilarating shower experience, whilst using significantly less water. So confident are we that you'll love your new powerful shower, we're offering all Companion Magazine readers a 30-day money back guarantee*. Plus for a limited time only, 40% off the RRP + FREE p&p.

The science

This pioneering new shower head is called the Jetstorm because of its patented dual valve 'AirCore' technology. Developed to infuse a storm of minute air bubbles into each droplet which are then blasted, jet-like, onto your skin... we guarantee you'll increase your shower's power instantly and reduces your water consumption considerably! The droplets – now bursting with air – are so much lighter than normal and, rather than just bouncing off you, they saturate and spread all over your body – a sensational experience.

Save more than just water

These are tough economic times – with a 'triple-dip' recession looming and energy prices set to rise by up to 19%, everyone is trying to cut their costs. The Jetstorm not only helps cut your water bills but reduces your energy bills too! Using less water means using less energy to heat it, saving you ££££s on your energy bills – **SIMPLE!**

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Which Jetstorm is right for me?

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Don't just take our word for it, read what the experts say...

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Sarah Lonsdale – Sunday Telegraph

"We tried out five eco shower heads [checking their flow rate and quality of experience. Our favourite is the Ecocamel Jetstorm, it felt powerful and invigorating."

Good Housekeeping Institute

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Justin Harper – Daily Mail

Even hotels are cashing in!

"I made my decision to use Ecocamel for two reasons: firstly the savings I made – the Ecocamel shower heads will save me annually over £4,000 of combined energy and water costs per hotel. Secondly, the shower head gave a very refreshing and excellent experience which is very important to our guests."

Mr. T. G. General Manager, The Days Inn Hotel, Hyde Park

"I am delighted, the payback on the initial investment has been under 9 months, which speaks for itself. Adding to this commercial benefit is the showering experience an Ecocamel shower head gives, which has been commented on by many of our customers."

K. Sawbridge, Ops Director, Alfa Leisureplex Holiday Group



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(please circle for Jetstorm E)
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Time out puzzle 82

Compiled by Ted Dilley

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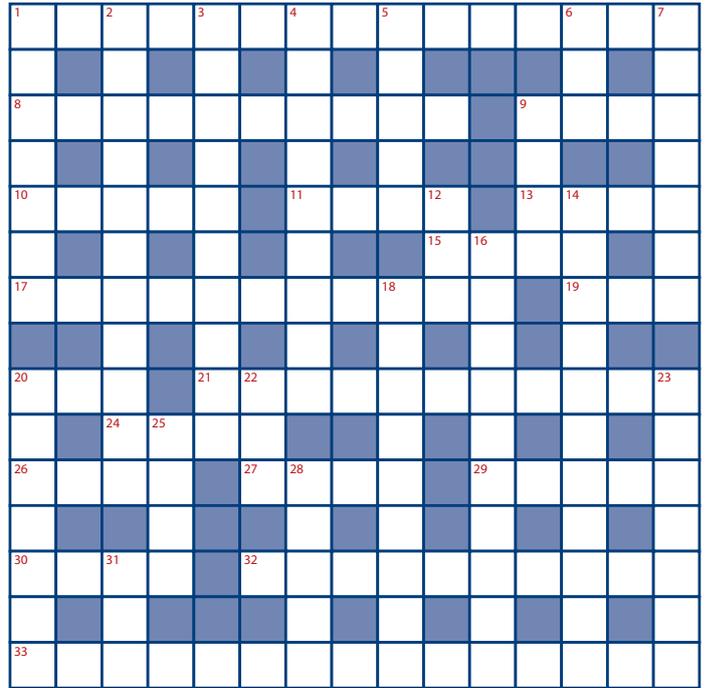
Win £75 M&S Vouchers - How to enter: Get your thinking cap on, complete the crossword and send it (or a photocopy) to: Time-out Puzzle, NARPO News, 38 Bond Street, Wakefield, West Yorkshire WF1 2QP by **16th June**, with your name, address and membership number.

Across

- 1. Wondrous dreamland of a silly optimist (5-6-4)
- 8. Affected, womanish (10)
- 9. Species of shark (4)
- 10. A lazy one can be rotated at table (5)
- 11. Beardless Himalayan goat (4)
- 13. Garden basket (4)
- 15. South Gloucestershire town (4)
- 17. Arranges writing in a different form or language (11)
- 19. Appropriate (3)
- 20. Brand of yoghurt (2)
- 21. American actress, best known for her part in NBC's version of The Office (5, 6)
- 24. Northern river, called the Ure along its upper reaches (4)
- 26. "I'm Charley's ----, from Brazil" (Brandon Thomas) (4)
- 27. "Along the cool sequestered ---- of life...." (Thomas Gray) (4)
- 29. Flat, round hat (5)
- 30. Form of punishment favoured by the old Royal Navy (4)
- 32. Offence of neglecting to deal with the crime of another (10)
- 33. Describes a guest who gives pleasure to his hosts (7, 8)

Down

- 1. Iron basket to hold combustibles, often used as a beacon (7)
- 2. Opposite of clarification (11)
- 3. "...any man's death ----- me..." (Devotion upon emergent occasions) (Donne)
- 4. Contrary to normal (9)
- 5. Two-masted sailing boat (5)
- 6. First name of glamorous film star of the 40s to 60s (3)
- 7. Dry spell (7)
- 9. Type of photographic paper (4)
- 12. Cereal mentioned in It was a lover and his lass (3)
- 14. Distribute in a different fashion (11)
- 16. Gatherings (10)



- 18. Apiarist (9)
- 20. Frivolous (7)
- 22. Bulgarian currency (3)
- 23. Group of advisors accompanying a V.I.P. (7)
- 25. One of the D-Day beaches (4)
- 28. Bliss it was in that dawn to be ----- (Wordsworth in 1809 on the French Revolution) (5)
- 31. The sun (3)



Name: Membership No.: Telephone No.:

Address:

Postcode:

Crossword solution for issue 81

Across

- 1. Castles in the Air, 9. Rhubarb, 10. Rabbi,
- 12. Coe, 14. Vied, 17. Strangford, 19. Anne,
- 20. Natty, 21. Norwegian, 23. Starboard,
- 24. Marie, 27. Fast, 28. Overriden,
- 31. Tier, 32. Pep, 34. Signs, 37. Earlier,
- 38. Communist Russia

Down

- 1. Caravan, 2. Student, 3. Lead,
- 4. Substandard, 5. Nor, 6. Hob, 7. Amico,
- 8. Robed, 11. Ain, 13. Organise, 15. Inactive
- 16. Deter, 18. Abridgement, 22. Graft,
- 25. Raisins, 26. Etruria, 28. Optic, 29. Epsom,
- 30. Ion, 33. Urdu, 35. Gnu, 36. Ski

Crossword Winner

Congratulations to Winner **Mr R. CAMP of Telford** for winning our 'Time Out Puzzle' in the last issue.





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